

# HOUSING NOW

## Hamilton and Brantford CMAs



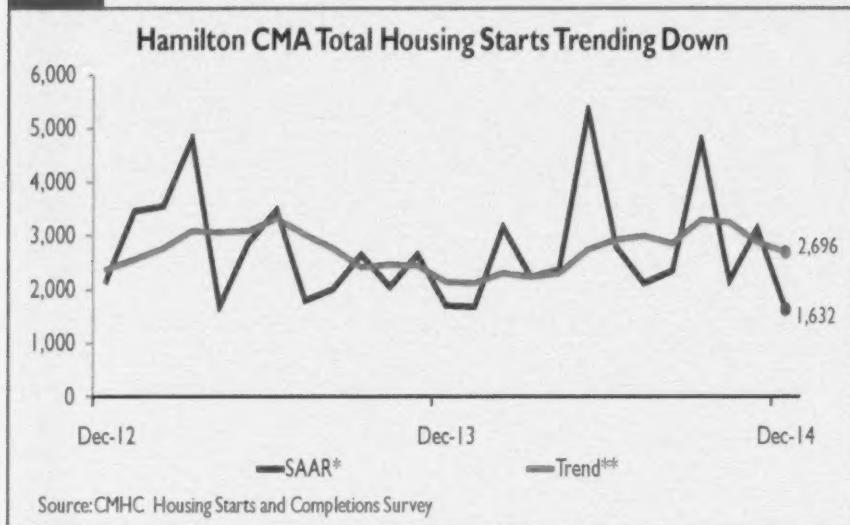
CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: January 2015

### Hamilton CMA Highlights

- Hamilton housing starts trending down.
- Strong townhouse starts in 2014.
- Existing home sales reached a new record.

Figure 1



\* SAAR<sup>†</sup>: Seasonally Adjusted Annual Rate. \*\* Trend: Six-month moving average of the SAAR.

<sup>†</sup> The seasonally adjusted annual rate (SAAR) is a monthly figure for starts adjusted to remove normal seasonal variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

### Table of Contents

- 1 Hamilton CMA Highlights
- 2 New Home Market
- 2 Existing Home Market
- 3 Hamilton Help Wanted Index a Leading Indicator of Employment
- 4 Brantford CMA Highlights
- 4 New Home Market
- 4 Existing Home Market
- 6 Maps
- 12 Tables

### SUBSCRIBE NOW!

Access CMHC's Market Analysis Centre publications quickly and conveniently on the Order Desk at [www.cmhc.ca/housingmarketinformation](http://www.cmhc.ca/housingmarketinformation). View, print, download or subscribe to get market information e-mailed to you on the day it is released. CMHC's electronic suite of national standardized products is available for free.

Canada

Housing market intelligence you can count on

CMHC SCHL  
HOME TO CANADIANS

## New Home Market

Housing starts in the Hamilton Census Metropolitan Area (CMA) were trending down at 2,696 units in December compared to 2,888 units in November. The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR) of housing starts. This month's decrease in the trend was mostly due to weaker townhouse construction. Prior to December's decline, townhouse starts had increased for seven consecutive months. At 1,065 units, townhouse starts for 2014 reached their highest level since 2008. A tight resale market, with listings of affordable homes in short supply, continued to encourage home buyers to buy new townhouses. They are the most affordable housing type in the low rise category.

The standalone monthly SAAR was 1,632 units in December, down from 3,146 units in November. The December decline in housing starts occurred across all dwelling types, with the exception of apartment segment. However, apartment starts for 2014 were down 28 per cent compared to 2013. Higher apartment starts in 2013 resulted in higher apartment completions this year. The increase in inventory level helped explain the decline in total apartment starts for 2014, despite a stable demand. Meanwhile, single-detached housing starts increased significantly in Grimsby. Land availability and relatively lower price points continued to support single-detached housing construction in Grimsby.

**The New Housing Price Index (NHPI)<sup>2</sup> for Hamilton increased by 0.4**

per cent in November 2014 compared to the prior month. Hamilton recorded the largest monthly new home price increase among all Census Metropolitan Areas in Canada, mostly due to higher material costs and a tight existing home market. Fewer new listings on the existing home market have encouraged some buyers to meet their needs in the new home market. This has translated into a strong growth in the average new home price.

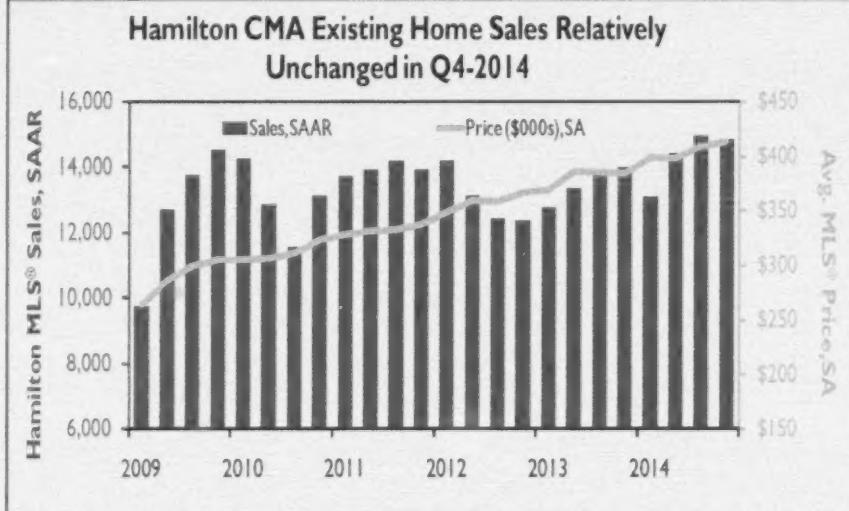
## Existing Home Market

On a seasonally adjusted basis, Hamilton's existing home sales were relatively unchanged in the fourth quarter 2014 compared to the previous quarter. Existing home sales for 2014 reached 14,324, the highest level on record. Strong full-time employment among the prime homebuyer group (age 25 to 44)

continued to support home sales in Hamilton. According to Statistics Canada labour force survey data, 12,000 net full-time jobs were created in 2014, the most on record and a sign that employers in Hamilton are confident. Lower energy prices will strengthen consumer spending, while the lower Canadian dollar will boost exports, creating a strong momentum for the Hamilton economy in 2015.

The average house price in Toronto continued to grow which encouraged some buyers to move to the less expensive municipalities like Hamilton while commuting to work in Toronto. The long commute is more prevalent among the 25 to 44 age group, according to the 2011 census data. The 25 to 44 age group has a higher proportion of first-time buyers who are typically more sensitive to house price changes than in any other age group. The average house price in

Figure 2



Source: CMHC, adapted from CREA (MLS®)

Note: Sales are seasonally adjusted and are multiplied by 4 to show an annual rate. Prices are seasonally adjusted. MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

<sup>2</sup> The New Housing Price Index (NHPI) is a monthly series that measures changes over time in the contractors' selling prices of new residential houses, where detailed specifications pertaining to each house remain the same between two consecutive periods. For the NHPI, the universe consists of builders in 21 metropolitan areas who mainly build single-unit houses in such volume or in such a fashion that they can report selling prices for comparable transactions. Data are collected directly from survey respondents and derived from other Statistics Canada surveys. Responding to this survey is mandatory.

Toronto reached \$577,269 in the fourth quarter of 2014. Consequently, the house price gap between Toronto and Hamilton was 43 per cent, up from 36 per cent in the third quarter. A wider house price gap between the two municipalities has translated into stronger home sales in Hamilton.

On a seasonally adjusted basis, new listings were flat in the fourth quarter compared to the third quarter 2014. The average home price for 2014 was up 5.9 per cent compared to 2013, outpacing the national rate of inflation. Hamilton's resale home market remains tight. The sales-to-new-listings ratio (SNLR) was 76 per cent in the fourth quarter, suggesting a strong sellers' market. The SNLR has been above 70 per cent since the

second quarter of 2013. The SNLR is an indicator of price pressure in the existing home market. A sales-to-new-listings ratio above 60 per cent is associated with a sellers' market. In a sellers' market, home prices generally rise more rapidly than overall inflation. A sales-to-new-listings ratio below 40 per cent has historically accompanied prices that are rising at rates less than inflation, a situation known as a buyer's market. When the sales-to-new-listings ratio is between these two thresholds, the market is said to be balanced. New listings are a gauge of the supply of existing homes coming onto the market, while sales are a proxy for demand.

Existing home sales were up across all local areas in 2014, with the

exception of Hamilton Centre where sales declined by 5.2 per cent. The larger increases were in Stoney Creek, Waterdown and Hamilton Mountain with a double-digit percentage growth. The sales decline in Hamilton Centre was partly due to aging housing stock which may require substantial repairs, despite being the market with the lowest average price. However, sales are expected to rebound in Hamilton Centre as homeownership affordability becomes a challenge for buyers in other areas due to potentially higher mortgage carrying costs in late 2015 and into 2016.

## Hamilton Help Wanted Index a Leading Indicator of Employment

Employment is a key determinant of housing demand; and the Conference Board of Canada's Help Wanted Index (HWI) is a predictor of the number of new jobs to be created. Generally, a rise in the HWI is associated with a future increase in jobs and usually a decline in the unemployment rate. Analyzing the labour force survey data for Hamilton along with the HWI show that increases in the HWI typically are followed by an increase in the employment rate three months later. The index is positively correlated with job creation, suggesting an inverse relationship with the unemployment rate. The unemployment rate reflects the interaction between labour supply and demand.

The Help Wanted Index was trending down in 2013 with an average monthly reading of 67 compared to 72 in 2012. Similarly, Hamilton's employment was down 1.1 per cent in 2013 compared

to the previous year. The average monthly reading of the index went up to 70 in 2014. This increase was associated with an employment growth of 2.2 per cent and a corresponding unemployment rate of six per cent, the lowest since 2007.

Figure 3



## Brantford CMA Highlights

- Brantford housing starts trend was flat.
- Strong single-detached housing starts.
- Existing home sales were down.

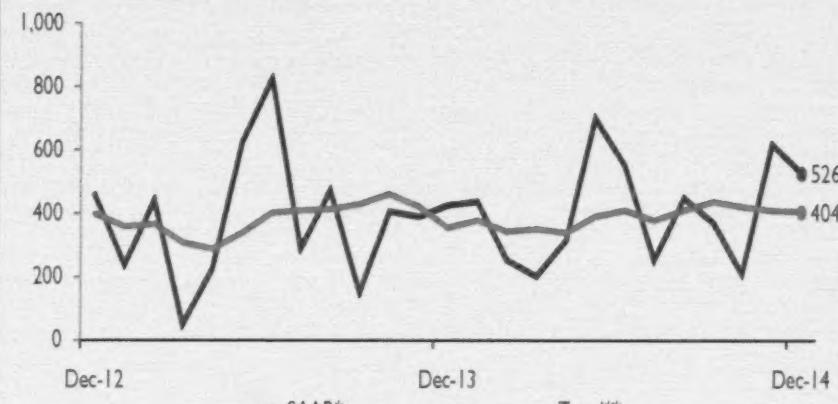
### New Home Market

Housing starts in the Brantford Census Metropolitan Area (CMA) were trending at 404 units in December compared to 408 units in November. The trend in Brantford CMA total housing starts remained practically unchanged in December 2014, as stronger single-detached construction completely offset a weaker townhouse performance. Single-detached housing starts for 2014 were up 6.5 per cent compared to 2013. Move-up buyers coming from more expensive neighbouring municipalities continued to support single-detached housing construction in Brantford. Typically, move-up buyers are in the 45 to 54 age group. Strengthening employment and low mortgage rates continued to support homeownership demand in Brantford. More specifically, full-time employment was up 1.4 per cent in 2014, according to labour force survey data from Statistics Canada.

The standalone monthly SAAR was 526 units in December, down from 616 units in November. This month's decline in the SAAR measure was completely due to weaker townhouse construction. Townhouse starts for 2014 were 76 units, down 39 per cent from 125 units in 2013.

Figure 4

### Brantford CMA Total Housing Starts Trend was Flat



Source: CMHC Housing Starts and Completions Survey

\* SAAR<sup>†</sup>: Seasonally Adjusted Annual Rate. \*\* Trend: Six-month moving average of the SAAR

### Existing Home Market

On a seasonally adjusted basis, existing home sales in the Brantford CMA were down 5.5 per cent in the fourth quarter of 2014 compared to the

previous quarter. Prior to the fourth quarter decline, existing home sales were up in the second and third quarters by 23 per cent and 11 per cent respectively on a quarter over quarter basis. Existing home sales

Figure 5

### Brantford CMA Existing Home Sales Down in Q4-2014



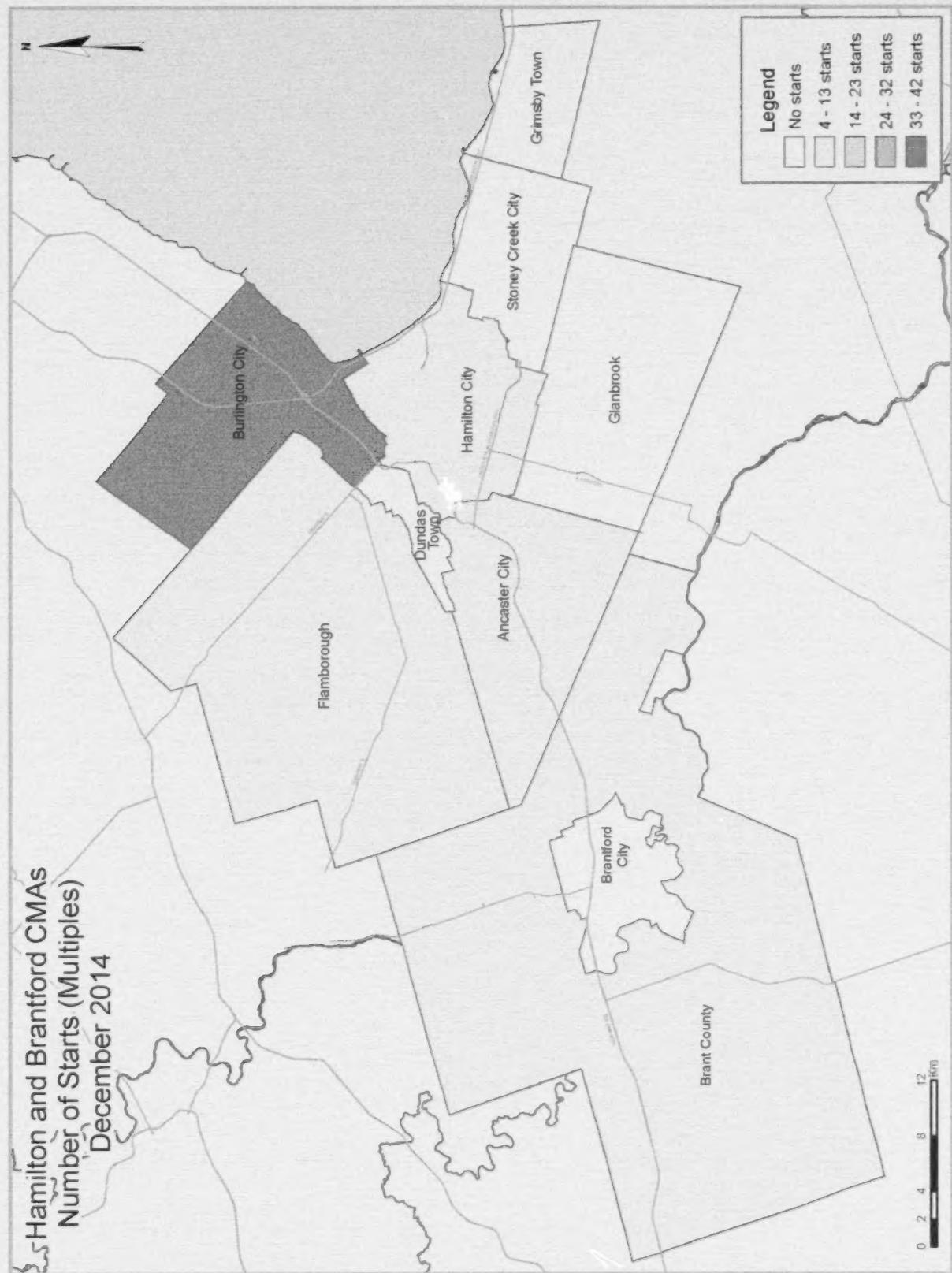
Source: CMHC, adapted from CREA (MLS<sup>®</sup>)

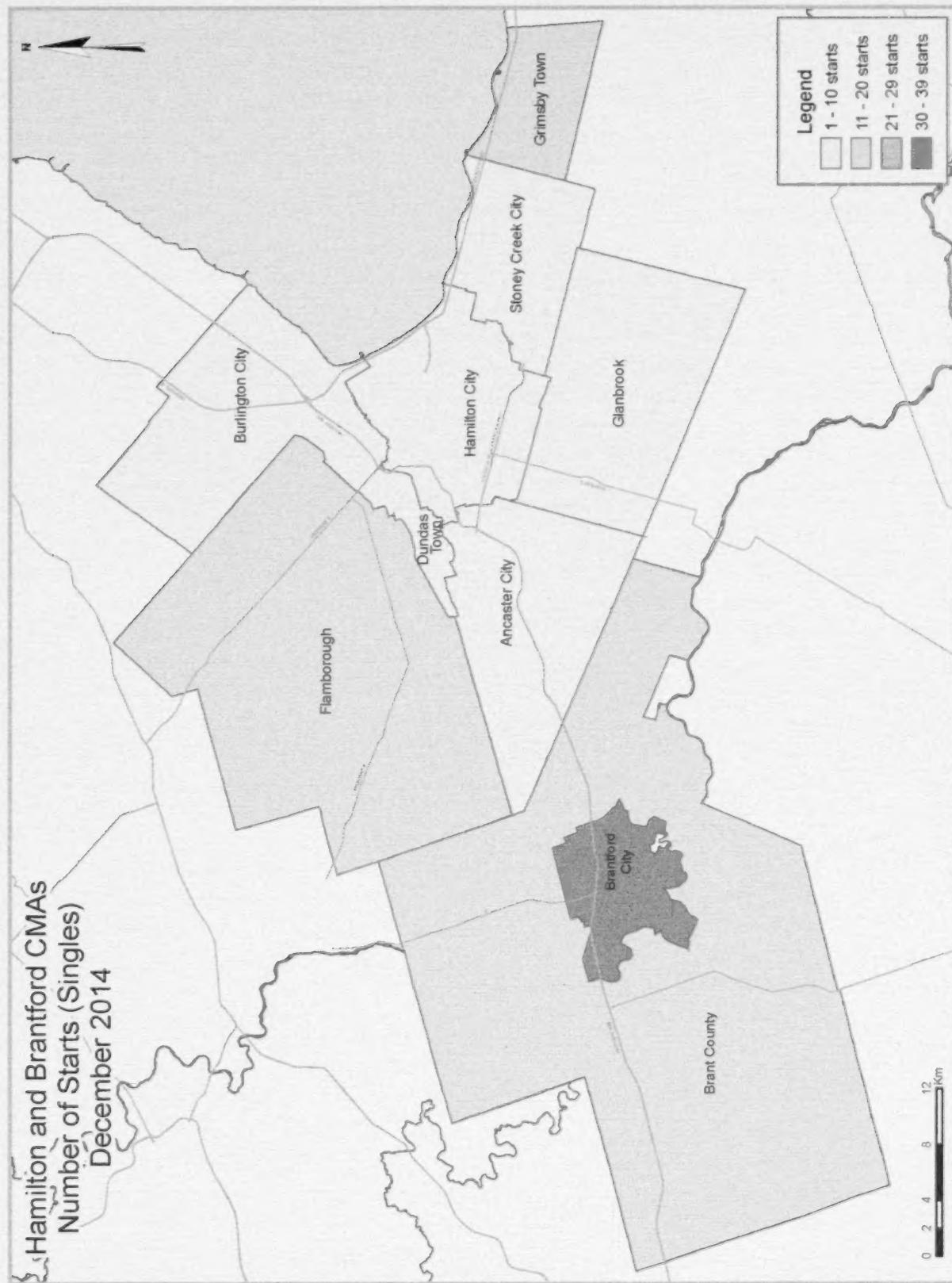
Note: Sales are seasonally adjusted and are multiplied by 4 to show an annual rate. Prices are seasonally adjusted. MLS<sup>®</sup> is a registered trademark of the Canadian Real Estate Association (CREA).

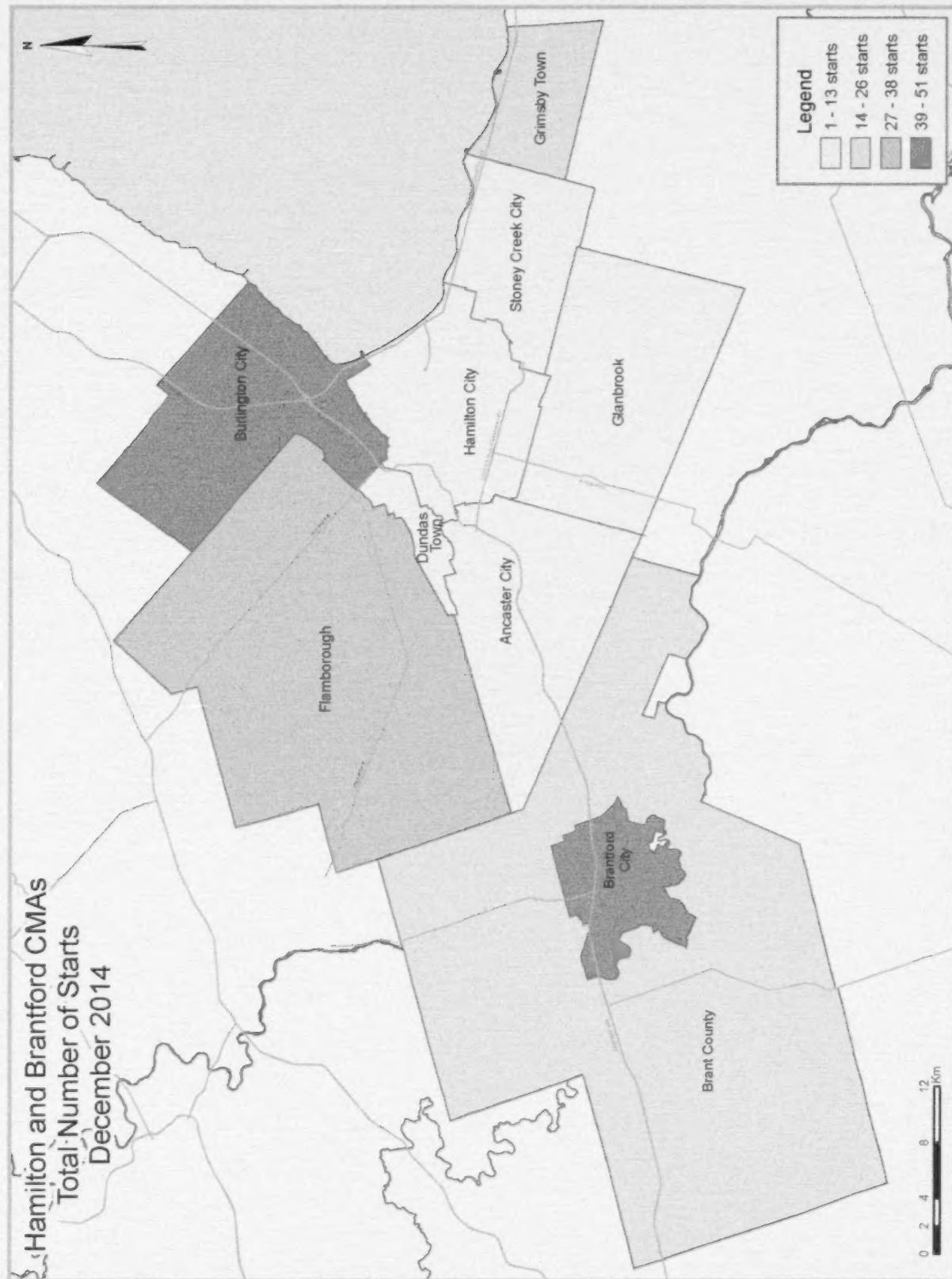
for 2014 were down by only 0.9 per cent compared to 2013, as the strong performance during the second and third quarters partially offset a weaker fourth quarter. Low mortgage rates and strengthening full-time employment helped stabilize existing home sales in Brantford.

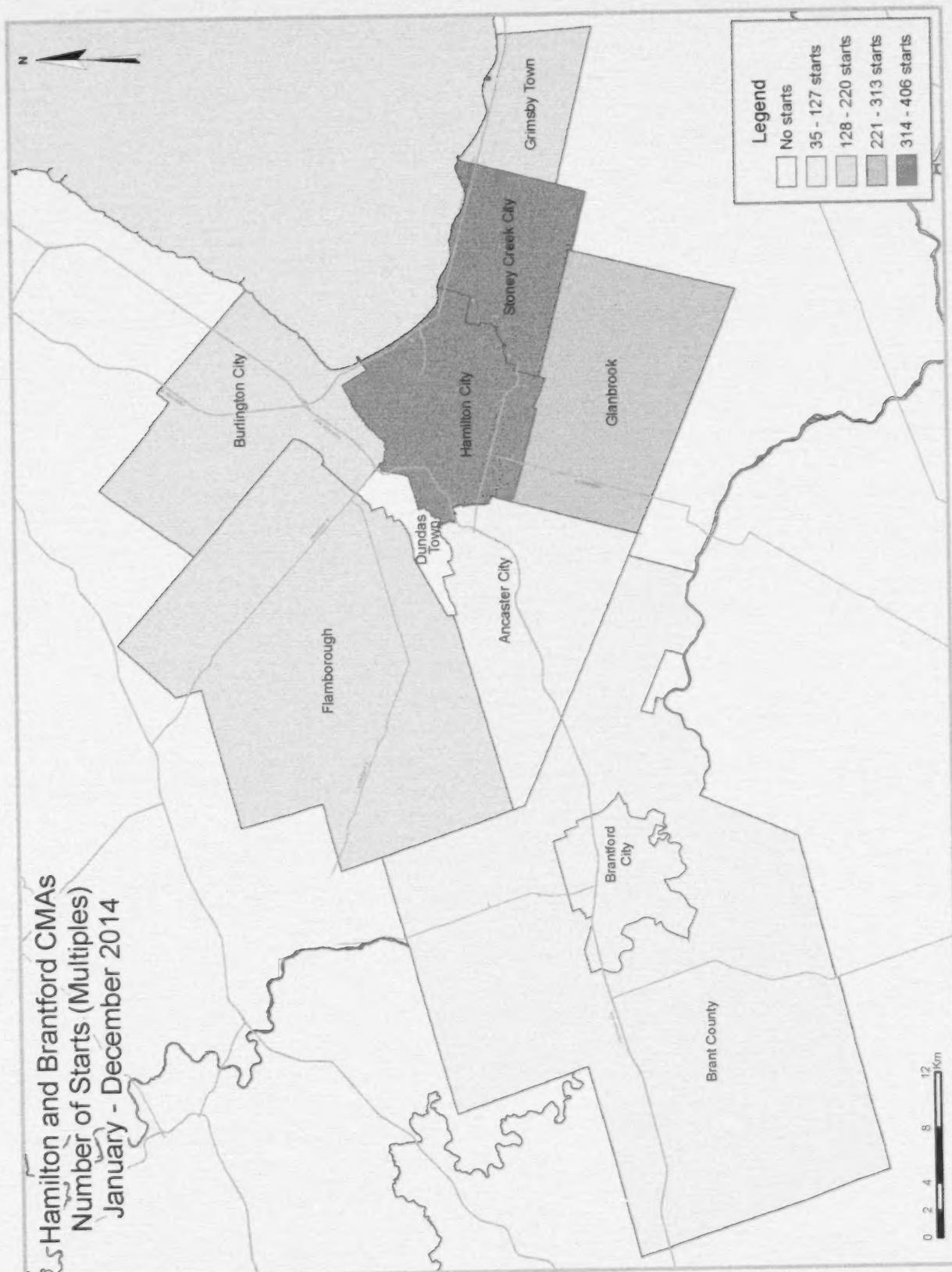
Average existing home price was up in the fourth quarter 2014, as the decline in new listings was sharper than the decline in sales. The sales-to-new-listings ratio (SNLR) was 80 per cent in the fourth quarter, up from 74 per cent in the third quarter. Based on the SNLR, the existing home market in Brantford has been in sellers' territory

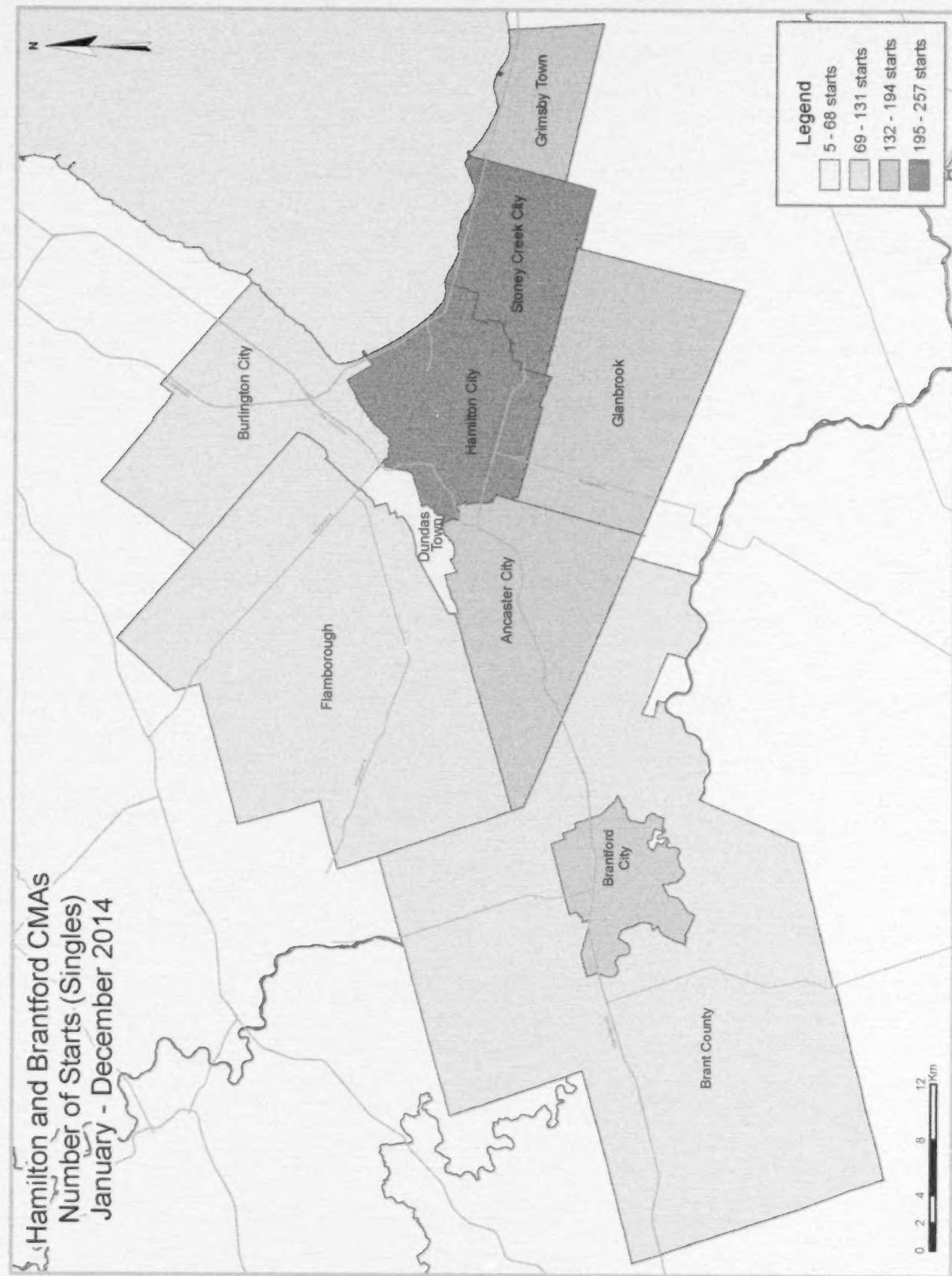
since the first quarter of 2013. The average price for 2014 increased above the national rate of inflation, reflecting sellers' market conditions. Despite the recent increases in house prices, the average mortgage carrying cost in Brantford remained lower than in most neighbouring municipalities.

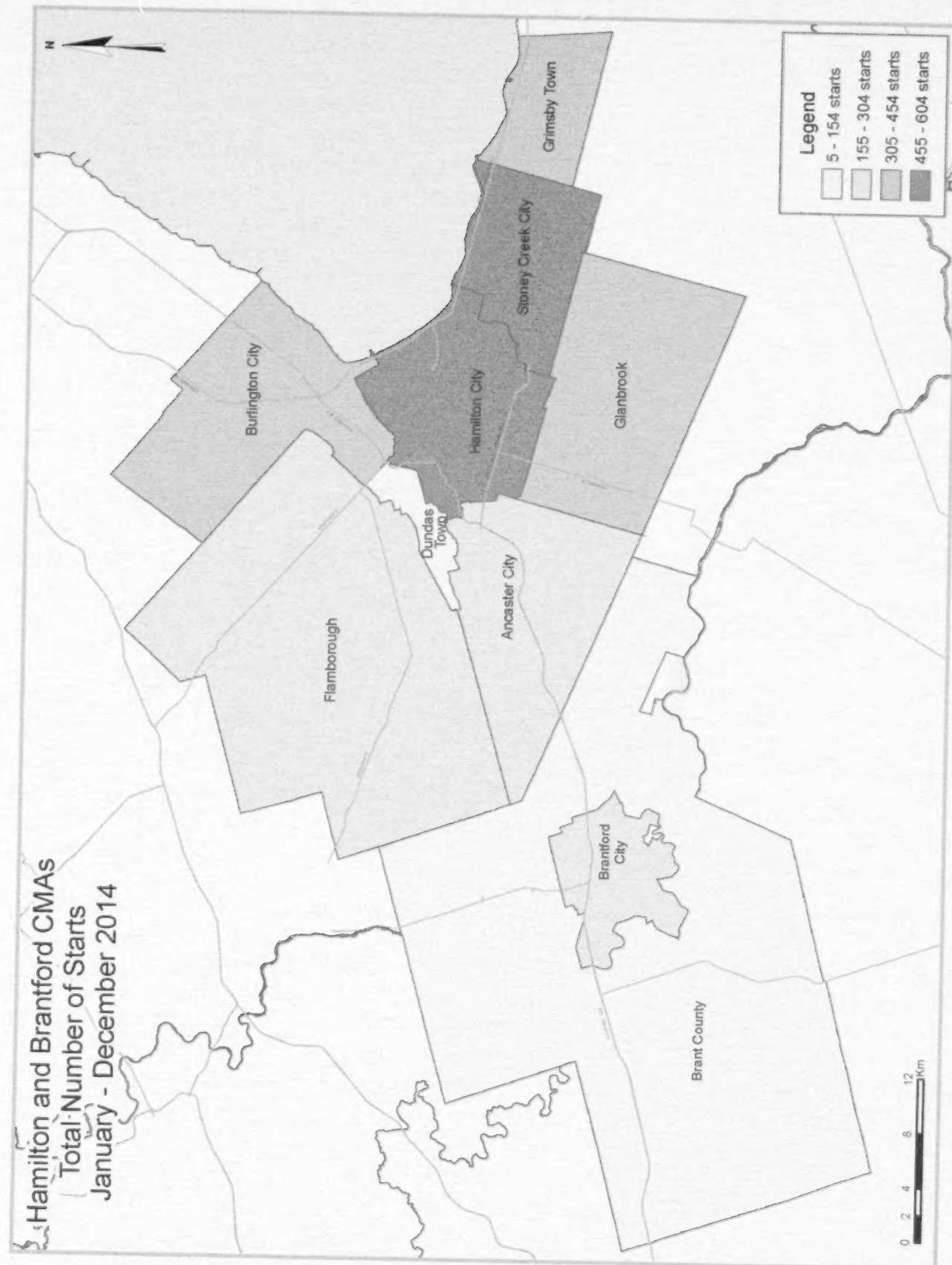












## HOUSING NOW REPORT TABLES

### Available in ALL reports:

- 1 Housing Starts (SAAR and Trend)
- 1.1 Housing Activity Summary of CMA
- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
- 3 Completions by Submarket and by Dwelling Type – Current Month or Quarter
- 3.1 Completions by Submarket and by Dwelling Type – Year-to-Date
- 4 Absorbed Single-Detached Units by Price Range
- 5 MLS® Residential Activity
- 6 Economic Indicators

### Available in SELECTED Reports:

- 1.3 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 2.4 Starts by Submarket and by Intended Market – Current Month or Quarter
- 2.5 Starts by Submarket and by Intended Market – Year-to-Date
- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 3.3 Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 3.4 Completions by Submarket and by Intended Market – Current Month or Quarter
- 3.5 Completions by Submarket and by Intended Market – Year-to-Date
- 4.1 Average Price (\$) of Absorbed Single-Detached Units

### SYMBOLS

- n/a Not applicable
- \* Totals may not add up due to co-operatives and unknown market types
- \*\* Percent change > 200%
- Nil
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

**Table 1a: Housing Starts (SAAR and Trend)****December 2014**

| <b>Hamilton CMA<sup>1</sup></b>       | <b>November 2014</b> | <b>December 2014</b> |
|---------------------------------------|----------------------|----------------------|
| Trend <sup>2</sup>                    | 2,888                | 2,696                |
| SAAR                                  | 3,146                | 1,632                |
|                                       | <b>December 2013</b> | <b>December 2014</b> |
| Actual                                |                      |                      |
| December - Single-Detached            | 84                   | 63                   |
| December - Multiples                  | 53                   | 69                   |
| December - Total                      | 137                  | 132                  |
| January to December - Single-Detached | 1,159                | 1,153                |
| January to December - Multiples       | 1,550                | 1,679                |
| January to December - Total           | 2,709                | 2,832                |

**Table 1b: Housing Starts (SAAR and Trend)****December 2014**

| <b>Brantford CMA<sup>1</sup></b>      | <b>November 2014</b> | <b>December 2014</b> |
|---------------------------------------|----------------------|----------------------|
| Trend <sup>2</sup>                    | 408                  | 404                  |
| SAAR                                  | 616                  | 526                  |
|                                       | <b>December 2013</b> | <b>December 2014</b> |
| Actual                                |                      |                      |
| December - Single-Detached            | 30                   | 50                   |
| December - Multiples                  | 10                   | 4                    |
| December - Total                      | 40                   | 54                   |
| January to December - Single-Detached | 261                  | 278                  |
| January to December - Multiples       | 135                  | 138                  |
| January to December - Total           | 396                  | 416                  |

Source: CMHC

<sup>1</sup> Census Metropolitan Area<sup>2</sup> The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request.

**Table I.1a: Housing Activity Summary of Hamilton CMA****December 2014**

|                                     | Ownership |       |                   |             |              |              | Rental | Total* |  |  |
|-------------------------------------|-----------|-------|-------------------|-------------|--------------|--------------|--------|--------|--|--|
|                                     | Freehold  |       |                   | Condominium |              |              |        |        |  |  |
|                                     | Single    | Semi  | Row, Apt. & Other | Single      | Row and Semi | Apt. & Other |        |        |  |  |
| <b>STARTS</b>                       |           |       |                   |             |              |              |        |        |  |  |
| December 2014                       | 61        | 10    | 15                | 2           | 0            | 42           | 0      | 2      |  |  |
| December 2013                       | 84        | 16    | 26                | 0           | 11           | 0            | 0      | 0      |  |  |
| % Change                            | -27.4     | -37.5 | -42.3             | n/a         | -100.0       | n/a          | n/a    | n/a    |  |  |
| Year-to-date 2014                   | 1,143     | 110   | 825               | 10          | 240          | 378          | 0      | 126    |  |  |
| Year-to-date 2013                   | 1,150     | 98    | 430               | 9           | 310          | 339          | 14     | 359    |  |  |
| % Change                            | -0.6      | 12.2  | 91.9              | 11.1        | -22.6        | 11.5         | -100.0 | -64.9  |  |  |
| <b>UNDER CONSTRUCTION</b>           |           |       |                   |             |              |              |        |        |  |  |
| December 2014                       | 669       | 100   | 630               | 4           | 210          | 540          | 182    | 396    |  |  |
| December 2013                       | 620       | 86    | 331               | 10          | 266          | 673          | 182    | 359    |  |  |
| % Change                            | 7.9       | 16.3  | 90.3              | -60.0       | -21.1        | -19.8        | 0.0    | 10.3   |  |  |
| <b>COMPLETIONS</b>                  |           |       |                   |             |              |              |        |        |  |  |
| December 2014                       | 129       | 10    | 40                | 1           | 47           | 3            | 0      | 50     |  |  |
| December 2013                       | 110       | 14    | 31                | 2           | 47           | 4            | 0      | 0      |  |  |
| % Change                            | 17.3      | -28.6 | 29.0              | -50.0       | 0.0          | -25.0        | n/a    | n/a    |  |  |
| Year-to-date 2014                   | 1,093     | 94    | 497               | 16          | 325          | 521          | 0      | 89     |  |  |
| Year-to-date 2013                   | 1,166     | 60    | 416               | 14          | 342          | 361          | 0      | 0      |  |  |
| % Change                            | -6.3      | 56.7  | 19.5              | 14.3        | -5.0         | 44.3         | n/a    | n/a    |  |  |
| <b>COMPLETED &amp; NOT ABSORBED</b> |           |       |                   |             |              |              |        |        |  |  |
| December 2014                       | 67        | 1     | 14                | 2           | 5            | 3            | n/a    | n/a    |  |  |
| December 2013                       | 47        | 6     | 3                 | 1           | 7            | 0            | n/a    | n/a    |  |  |
| % Change                            | 42.6      | -83.3 | **                | 100.0       | -28.6        | n/a          | n/a    | n/a    |  |  |
| <b>ABSORBED</b>                     |           |       |                   |             |              |              |        |        |  |  |
| December 2014                       | 121       | 9     | 41                | 0           | 47           | 0            | n/a    | n/a    |  |  |
| December 2013                       | 109       | 14    | 31                | 2           | 47           | 4            | n/a    | n/a    |  |  |
| % Change                            | 11.0      | -35.7 | 32.3              | -100.0      | 0.0          | -100.0       | n/a    | n/a    |  |  |
| Year-to-date 2014                   | 1,097     | 99    | 486               | 16          | 327          | 518          | n/a    | n/a    |  |  |
| Year-to-date 2013                   | 1,184     | 57    | 423               | 14          | 344          | 361          | n/a    | n/a    |  |  |
| % Change                            | -7.3      | 73.7  | 14.9              | 14.3        | -4.9         | 43.5         | n/a    | n/a    |  |  |

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.Ib: Housing Activity Summary of Brantford CMA****December 2014**

|                                     | Ownership |       |                   |             |              |              |       | Rental | Total* |  |  |
|-------------------------------------|-----------|-------|-------------------|-------------|--------------|--------------|-------|--------|--------|--|--|
|                                     | Freehold  |       |                   | Condominium |              |              |       |        |        |  |  |
|                                     | Single    | Semi  | Row, Apt. & Other | Single      | Row and Semi | Apt. & Other |       |        |        |  |  |
| <b>STARTS</b>                       |           |       |                   |             |              |              |       |        |        |  |  |
| December 2014                       | 48        | 0     | 0                 | 2           | 4            | 0            | 0     | 0      | 54     |  |  |
| December 2013                       | 30        | 0     | 10                | 0           | 0            | 0            | 0     | 0      | 40     |  |  |
| % Change                            | 60.0      | n/a   | -100.0            | n/a         | n/a          | n/a          | n/a   | n/a    | 35.0   |  |  |
| Year-to-date 2014                   | 263       | 2     | 16                | 15          | 52           | 0            | 8     | 60     | 416    |  |  |
| Year-to-date 2013                   | 261       | 10    | 83                | 0           | 42           | 0            | 0     | 0      | 396    |  |  |
| % Change                            | 0.8       | -80.0 | -80.7             | n/a         | 23.8         | n/a          | n/a   | n/a    | 5.1    |  |  |
| <b>UNDER CONSTRUCTION</b>           |           |       |                   |             |              |              |       |        |        |  |  |
| December 2014                       | 144       | 4     | 11                | 5           | 43           | 0            | 3     | 60     | 270    |  |  |
| December 2013                       | 166       | 10    | 29                | 0           | 47           | 0            | 0     | 0      | 252    |  |  |
| % Change                            | -13.3     | -60.0 | -62.1             | n/a         | -8.5         | n/a          | n/a   | n/a    | 7.1    |  |  |
| <b>COMPLETIONS</b>                  |           |       |                   |             |              |              |       |        |        |  |  |
| December 2014                       | 21        | 0     | 6                 | 2           | 8            | 0            | 0     | 0      | 37     |  |  |
| December 2013                       | 38        | 0     | 22                | 0           | 17           | 0            | 0     | 0      | 77     |  |  |
| % Change                            | -44.7     | n/a   | -72.7             | n/a         | -52.9        | n/a          | n/a   | n/a    | -51.9  |  |  |
| Year-to-date 2014                   | 282       | 8     | 34                | 10          | 71           | 0            | 6     | 0      | 411    |  |  |
| Year-to-date 2013                   | 253       | 8     | 88                | 0           | 68           | 3            | 7     | 0      | 427    |  |  |
| % Change                            | 11.5      | 0.0   | -61.4             | n/a         | 4.4          | -100.0       | -14.3 | n/a    | -3.7   |  |  |
| <b>COMPLETED &amp; NOT ABSORBED</b> |           |       |                   |             |              |              |       |        |        |  |  |
| December 2014                       | 27        | 0     | 0                 | 1           | 10           | 0            | n/a   | n/a    | 38     |  |  |
| December 2013                       | 24        | 0     | 16                | 0           | 14           | 0            | n/a   | n/a    | 54     |  |  |
| % Change                            | 12.5      | n/a   | -100.0            | n/a         | -28.6        | n/a          | n/a   | n/a    | -29.6  |  |  |
| <b>ABSORBED</b>                     |           |       |                   |             |              |              |       |        |        |  |  |
| December 2014                       | 26        | 0     | 6                 | 1           | 7            | 0            | n/a   | n/a    | 40     |  |  |
| December 2013                       | 34        | 0     | 7                 | 0           | 12           | 0            | n/a   | n/a    | 53     |  |  |
| % Change                            | -23.5     | n/a   | -14.3             | n/a         | -41.7        | n/a          | n/a   | n/a    | -24.5  |  |  |
| Year-to-date 2014                   | 281       | 8     | 50                | 9           | 75           | 0            | n/a   | n/a    | 430    |  |  |
| Year-to-date 2013                   | 258       | 8     | 76                | 0           | 68           | 3            | n/a   | n/a    | 434    |  |  |
| % Change                            | 8.9       | 0.0   | -34.2             | n/a         | 10.3         | -100.0       | n/a   | n/a    | -0.9   |  |  |

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.2: Housing Activity Summary by Submarket****December 2014**

|                             | Ownership |      |                      |             |                 |                 | Rental                         |                    | Total* |  |
|-----------------------------|-----------|------|----------------------|-------------|-----------------|-----------------|--------------------------------|--------------------|--------|--|
|                             | Freehold  |      |                      | Condominium |                 |                 | Single,<br>Semi,<br>and<br>Row | Apt.<br>&<br>Other |        |  |
|                             | Single    | Semi | Row, Apt.<br>& Other | Single      | Row and<br>Semi | Apt. &<br>Other |                                |                    |        |  |
| <b>STARTS</b>               |           |      |                      |             |                 |                 |                                |                    |        |  |
| <b>City of Hamilton</b>     |           |      |                      |             |                 |                 |                                |                    |        |  |
| December 2014               | 37        | 10   | 15                   | 0           | 0               | 0               | 0                              | 2                  | 64     |  |
| December 2013               | 72        | 10   | 26                   | 0           | 11              | 0               | 0                              | 0                  | 119    |  |
| <b>Former Hamilton City</b> |           |      |                      |             |                 |                 |                                |                    |        |  |
| December 2014               | 3         | 6    | 0                    | 0           | 0               | 0               | 0                              | 2                  | 11     |  |
| December 2013               | 13        | 10   | 6                    | 0           | 11              | 0               | 0                              | 0                  | 40     |  |
| <b>Stoney Creek City</b>    |           |      |                      |             |                 |                 |                                |                    |        |  |
| December 2014               | 7         | 0    | 0                    | 0           | 0               | 0               | 0                              | 0                  | 7      |  |
| December 2013               | 8         | 0    | 0                    | 0           | 0               | 0               | 0                              | 0                  | 8      |  |
| <b>Ancaster City</b>        |           |      |                      |             |                 |                 |                                |                    |        |  |
| December 2014               | 3         | 0    | 6                    | 0           | 0               | 0               | 0                              | 0                  | 9      |  |
| December 2013               | 17        | 0    | 0                    | 0           | 0               | 0               | 0                              | 0                  | 17     |  |
| <b>Dundas Town</b>          |           |      |                      |             |                 |                 |                                |                    |        |  |
| December 2014               | 1         | 0    | 0                    | 0           | 0               | 0               | 0                              | 0                  | 1      |  |
| December 2013               | 0         | 0    | 0                    | 0           | 0               | 0               | 0                              | 0                  | 0      |  |
| <b>Flamborough</b>          |           |      |                      |             |                 |                 |                                |                    |        |  |
| December 2014               | 16        | 4    | 9                    | 0           | 0               | 0               | 0                              | 0                  | 29     |  |
| December 2013               | 16        | 0    | 0                    | 0           | 0               | 0               | 0                              | 0                  | 16     |  |
| <b>Glanbrook</b>            |           |      |                      |             |                 |                 |                                |                    |        |  |
| December 2014               | 7         | 0    | 0                    | 0           | 0               | 0               | 0                              | 0                  | 7      |  |
| December 2013               | 18        | 0    | 20                   | 0           | 0               | 0               | 0                              | 0                  | 38     |  |
| <b>City of Burlington</b>   |           |      |                      |             |                 |                 |                                |                    |        |  |
| December 2014               | 9         | 0    | 0                    | 0           | 0               | 42              | 0                              | 0                  | 51     |  |
| December 2013               | 11        | 6    | 0                    | 0           | 0               | 0               | 0                              | 0                  | 17     |  |
| <b>Grimsby</b>              |           |      |                      |             |                 |                 |                                |                    |        |  |
| December 2014               | 15        | 0    | 0                    | 2           | 0               | 0               | 0                              | 0                  | 17     |  |
| December 2013               | 1         | 0    | 0                    | 0           | 0               | 0               | 0                              | 0                  | 1      |  |
| <b>Hamilton CMA</b>         |           |      |                      |             |                 |                 |                                |                    |        |  |
| December 2014               | 61        | 10   | 15                   | 2           | 0               | 42              | 0                              | 2                  | 132    |  |
| December 2013               | 84        | 16   | 26                   | 0           | 11              | 0               | 0                              | 0                  | 137    |  |
| <b>Brant County</b>         |           |      |                      |             |                 |                 |                                |                    |        |  |
| December 2014               | 9         | 0    | 0                    | 2           | 4               | 0               | 0                              | 0                  | 15     |  |
| December 2013               | 9         | 0    | 0                    | 0           | 0               | 0               | 0                              | 0                  | 9      |  |
| <b>Brantford City</b>       |           |      |                      |             |                 |                 |                                |                    |        |  |
| December 2014               | 39        | 0    | 0                    | 0           | 0               | 0               | 0                              | 0                  | 39     |  |
| December 2013               | 21        | 0    | 10                   | 0           | 0               | 0               | 0                              | 0                  | 31     |  |
| <b>Brantford CMA</b>        |           |      |                      |             |                 |                 |                                |                    |        |  |
| December 2014               | 48        | 0    | 0                    | 2           | 4               | 0               | 0                              | 0                  | 54     |  |
| December 2013               | 30        | 0    | 10                   | 0           | 0               | 0               | 0                              | 0                  | 40     |  |

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.2: Housing Activity Summary by Submarket**  
**December 2014**

|                             | Ownership |      |                   |             |              |       | Rental        |              | Total* |  |
|-----------------------------|-----------|------|-------------------|-------------|--------------|-------|---------------|--------------|--------|--|
|                             | Freehold  |      |                   | Condominium |              |       | Single,       | Apt. &       |        |  |
|                             | Single    | Semi | Row, Apt. & Other | Single      | Row and Semi | Other | Semi, and Row | Apt. & Other |        |  |
| <b>UNDER CONSTRUCTION</b>   |           |      |                   |             |              |       |               |              |        |  |
| <b>City of Hamilton</b>     |           |      |                   |             |              |       |               |              |        |  |
| December 2014               | 489       | 96   | 451               | 0           | 127          | 383   | 182           | 122          | 1,850  |  |
| December 2013               | 512       | 72   | 247               | 2           | 148          | 237   | 182           | 52           | 1,452  |  |
| <b>Former Hamilton City</b> |           |      |                   |             |              |       |               |              |        |  |
| December 2014               | 96        | 54   | 16                | 0           | 14           | 280   | 168           | 122          | 750    |  |
| December 2013               | 124       | 32   | 29                | 0           | 32           | 195   | 168           | 50           | 630    |  |
| <b>Stoney Creek City</b>    |           |      |                   |             |              |       |               |              |        |  |
| December 2014               | 163       | 38   | 177               | 0           | 54           | 64    | 14            | 0            | 510    |  |
| December 2013               | 63        | 34   | 34                | 0           | 14           | 0     | 14            | 0            | 159    |  |
| <b>Ancaster City</b>        |           |      |                   |             |              |       |               |              |        |  |
| December 2014               | 72        | 0    | 42                | 0           | 0            | 39    | 0             | 0            | 153    |  |
| December 2013               | 137       | 0    | 38                | 2           | 0            | 39    | 0             | 0            | 216    |  |
| <b>Dundas Town</b>          |           |      |                   |             |              |       |               |              |        |  |
| December 2014               | 3         | 0    | 0                 | 0           | 0            | 0     | 0             | 0            | 3      |  |
| December 2013               | 4         | 0    | 0                 | 0           | 0            | 0     | 0             | 0            | 4      |  |
| <b>Flamborough</b>          |           |      |                   |             |              |       |               |              |        |  |
| December 2014               | 81        | 4    | 97                | 0           | 3            | 0     | 0             | 0            | 185    |  |
| December 2013               | 49        | 6    | 12                | 0           | 12           | 3     | 0             | 2            | 84     |  |
| <b>Glanbrook</b>            |           |      |                   |             |              |       |               |              |        |  |
| December 2014               | 74        | 0    | 119               | 0           | 56           | 0     | 0             | 0            | 249    |  |
| December 2013               | 135       | 0    | 134               | 0           | 90           | 0     | 0             | 0            | 359    |  |
| <b>City of Burlington</b>   |           |      |                   |             |              |       |               |              |        |  |
| December 2014               | 108       | 4    | 42                | 0           | 64           | 124   | 0             | 270          | 612    |  |
| December 2013               | 87        | 14   | 20                | 0           | 67           | 436   | 0             | 307          | 931    |  |
| <b>Grimsby</b>              |           |      |                   |             |              |       |               |              |        |  |
| December 2014               | 72        | 0    | 137               | 4           | 19           | 33    | 0             | 4            | 269    |  |
| December 2013               | 21        | 0    | 64                | 8           | 51           | 0     | 0             | 0            | 144    |  |
| <b>Hamilton CMA</b>         |           |      |                   |             |              |       |               |              |        |  |
| December 2014               | 669       | 100  | 630               | 4           | 210          | 540   | 182           | 396          | 2,731  |  |
| December 2013               | 620       | 86   | 331               | 10          | 266          | 673   | 182           | 359          | 2,527  |  |
| <b>Brant County</b>         |           |      |                   |             |              |       |               |              |        |  |
| December 2014               | 51        | 2    | 0                 | 5           | 4            | 0     | 0             | 0            | 62     |  |
| December 2013               | 68        | 2    | 3                 | 0           | 14           | 0     | 0             | 0            | 87     |  |
| <b>Brantford City</b>       |           |      |                   |             |              |       |               |              |        |  |
| December 2014               | 93        | 2    | 11                | 0           | 39           | 0     | 3             | 60           | 208    |  |
| December 2013               | 98        | 8    | 26                | 0           | 33           | 0     | 0             | 0            | 165    |  |
| <b>Brantford CMA</b>        |           |      |                   |             |              |       |               |              |        |  |
| December 2014               | 144       | 4    | 11                | 5           | 43           | 0     | 3             | 60           | 270    |  |
| December 2013               | 166       | 10   | 29                | 0           | 47           | 0     | 0             | 0            | 252    |  |

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.2: Housing Activity Summary by Submarket**  
**December 2014**

|                             | Ownership |      |                  |             |              |              |                       |              | Total* |  |
|-----------------------------|-----------|------|------------------|-------------|--------------|--------------|-----------------------|--------------|--------|--|
|                             | Freehold  |      |                  | Condominium |              |              | Rental                |              |        |  |
|                             | Single    | Semi | Row, Apt & Other | Single      | Row and Semi | Apt. & Other | Single, Semi, and Row | Apt. & Other |        |  |
| <b>COMPLETIONS</b>          |           |      |                  |             |              |              |                       |              |        |  |
| <b>City of Hamilton</b>     |           |      |                  |             |              |              |                       |              |        |  |
| December 2014               | 117       | 10   | 40               | 0           | 47           | 3            | 0                     | 50           | 267    |  |
| December 2013               | 105       | 14   | 20               | 2           | 30           | 0            | 0                     | 0            | 171    |  |
| <b>Former Hamilton City</b> |           |      |                  |             |              |              |                       |              |        |  |
| December 2014               | 26        | 2    | 7                | 0           | 24           | 0            | 0                     | 50           | 109    |  |
| December 2013               | 31        | 0    | 0                | 0           | 0            | 0            | 0                     | 0            | 31     |  |
| <b>Stoney Creek City</b>    |           |      |                  |             |              |              |                       |              |        |  |
| December 2014               | 27        | 8    | 0                | 0           | 0            | 0            | 0                     | 0            | 35     |  |
| December 2013               | 3         | 0    | 0                | 0           | 0            | 0            | 0                     | 0            | 3      |  |
| <b>Ancaster City</b>        |           |      |                  |             |              |              |                       |              |        |  |
| December 2014               | 15        | 0    | 0                | 0           | 0            | 0            | 0                     | 0            | 15     |  |
| December 2013               | 30        | 0    | 0                | 2           | 0            | 0            | 0                     | 0            | 32     |  |
| <b>Dundas Town</b>          |           |      |                  |             |              |              |                       |              |        |  |
| December 2014               | 4         | 0    | 0                | 0           | 0            | 0            | 0                     | 0            | 4      |  |
| December 2013               | 0         | 0    | 0                | 0           | 0            | 0            | 0                     | 0            | 0      |  |
| <b>Flamborough</b>          |           |      |                  |             |              |              |                       |              |        |  |
| December 2014               | 9         | 0    | 0                | 0           | 0            | 3            | 0                     | 0            | 12     |  |
| December 2013               | 6         | 14   | 20               | 0           | 7            | 0            | 0                     | 0            | 47     |  |
| <b>Glanbrook</b>            |           |      |                  |             |              |              |                       |              |        |  |
| December 2014               | 36        | 0    | 33               | 0           | 23           | 0            | 0                     | 0            | 92     |  |
| December 2013               | 35        | 0    | 0                | 0           | 23           | 0            | 0                     | 0            | 58     |  |
| <b>City of Burlington</b>   |           |      |                  |             |              |              |                       |              |        |  |
| December 2014               | 4         | 0    | 0                | 0           | 0            | 0            | 0                     | 0            | 4      |  |
| December 2013               | 5         | 0    | 11               | 0           | 17           | 4            | 0                     | 0            | 37     |  |
| <b>Grimsby</b>              |           |      |                  |             |              |              |                       |              |        |  |
| December 2014               | 8         | 0    | 0                | 1           | 0            | 0            | 0                     | 0            | 9      |  |
| December 2013               | 0         | 0    | 0                | 0           | 0            | 0            | 0                     | 0            | 0      |  |
| <b>Hamilton CMA</b>         |           |      |                  |             |              |              |                       |              |        |  |
| December 2014               | 129       | 10   | 40               | 1           | 47           | 3            | 0                     | 50           | 280    |  |
| December 2013               | 110       | 14   | 31               | 2           | 47           | 4            | 0                     | 0            | 208    |  |
| <b>Brant County</b>         |           |      |                  |             |              |              |                       |              |        |  |
| December 2014               | 9         | 0    | 0                | 2           | 0            | 0            | 0                     | 0            | 11     |  |
| December 2013               | 14        | 0    | 0                | 0           | 10           | 0            | 0                     | 0            | 24     |  |
| <b>Brantford City</b>       |           |      |                  |             |              |              |                       |              |        |  |
| December 2014               | 12        | 0    | 6                | 0           | 8            | 0            | 0                     | 0            | 26     |  |
| December 2013               | 24        | 0    | 22               | 0           | 7            | 0            | 0                     | 0            | 53     |  |
| <b>Brantford CMA</b>        |           |      |                  |             |              |              |                       |              |        |  |
| December 2014               | 21        | 0    | 6                | 2           | 8            | 0            | 0                     | 0            | 37     |  |
| December 2013               | 38        | 0    | 22               | 0           | 17           | 0            | 0                     | 0            | 77     |  |

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.2: Housing Activity Summary by Submarket****December 2014**

|                                     | Ownership |      |                      |             |                 |                 | Rental                         |                    | Total* |
|-------------------------------------|-----------|------|----------------------|-------------|-----------------|-----------------|--------------------------------|--------------------|--------|
|                                     | Freehold  |      |                      | Condominium |                 |                 | Single,<br>Semi,<br>and<br>Row | Apt.<br>&<br>Other |        |
|                                     | Single    | Semi | Row, Apt.<br>& Other | Single      | Row and<br>Semi | Apt. &<br>Other |                                |                    |        |
| <b>COMPLETED &amp; NOT ABSORBED</b> |           |      |                      |             |                 |                 |                                |                    |        |
| <b>City of Hamilton</b>             |           |      |                      |             |                 |                 |                                |                    |        |
| December 2014                       | 49        | 1    | 2                    | 0           | 5               | 3               | n/a                            | n/a                | 60     |
| December 2013                       | 36        | 6    | 3                    | 0           | 5               | 0               | n/a                            | n/a                | 50     |
| <b>Former Hamilton City</b>         |           |      |                      |             |                 |                 |                                |                    |        |
| December 2014                       | 4         | 1    | 1                    | 0           | 0               | 0               | n/a                            | n/a                | 6      |
| December 2013                       | 4         | 0    | 1                    | 0           | 0               | 0               | n/a                            | n/a                | 5      |
| <b>Stoney Creek City</b>            |           |      |                      |             |                 |                 |                                |                    |        |
| December 2014                       | 7         | 0    | 0                    | 0           | 0               | 0               | n/a                            | n/a                | 7      |
| December 2013                       | 20        | 6    | 1                    | 0           | 0               | 0               | n/a                            | n/a                | 27     |
| <b>Ancaster City</b>                |           |      |                      |             |                 |                 |                                |                    |        |
| December 2014                       | 16        | 0    | 0                    | 0           | 0               | 0               | n/a                            | n/a                | 16     |
| December 2013                       | 4         | 0    | 0                    | 0           | 0               | 0               | n/a                            | n/a                | 4      |
| <b>Dundas Town</b>                  |           |      |                      |             |                 |                 |                                |                    |        |
| December 2014                       | 0         | 0    | 0                    | 0           | 0               | 0               | n/a                            | n/a                | 0      |
| December 2013                       | 0         | 0    | 0                    | 0           | 0               | 0               | n/a                            | n/a                | 0      |
| <b>Flamborough</b>                  |           |      |                      |             |                 |                 |                                |                    |        |
| December 2014                       | 4         | 0    | 0                    | 0           | 0               | 3               | n/a                            | n/a                | 7      |
| December 2013                       | 1         | 0    | 1                    | 0           | 0               | 0               | n/a                            | n/a                | 2      |
| <b>Glanbrook</b>                    |           |      |                      |             |                 |                 |                                |                    |        |
| December 2014                       | 18        | 0    | 1                    | 0           | 5               | 0               | n/a                            | n/a                | 24     |
| December 2013                       | 7         | 0    | 0                    | 0           | 5               | 0               | n/a                            | n/a                | 12     |
| <b>City of Burlington</b>           |           |      |                      |             |                 |                 |                                |                    |        |
| December 2014                       | 7         | 0    | 0                    | 0           | 0               | 0               | n/a                            | n/a                | 7      |
| December 2013                       | 9         | 0    | 0                    | 0           | 2               | 0               | n/a                            | n/a                | 11     |
| <b>Grimsby</b>                      |           |      |                      |             |                 |                 |                                |                    |        |
| December 2014                       | 11        | 0    | 12                   | 2           | 0               | 0               | n/a                            | n/a                | 25     |
| December 2013                       | 2         | 0    | 0                    | 1           | 0               | 0               | n/a                            | n/a                | 3      |
| <b>Hamilton CMA</b>                 |           |      |                      |             |                 |                 |                                |                    |        |
| December 2014                       | 67        | 1    | 14                   | 2           | 5               | 3               | n/a                            | n/a                | 92     |
| December 2013                       | 47        | 6    | 3                    | 1           | 7               | 0               | n/a                            | n/a                | 64     |
| <b>Brant County</b>                 |           |      |                      |             |                 |                 |                                |                    |        |
| December 2014                       | 12        | 0    | 0                    | 1           | 1               | 0               | n/a                            | n/a                | 14     |
| December 2013                       | 6         | 0    | 0                    | 0           | 1               | 0               | n/a                            | n/a                | 7      |
| <b>Brantford City</b>               |           |      |                      |             |                 |                 |                                |                    |        |
| December 2014                       | 15        | 0    | 0                    | 0           | 9               | 0               | n/a                            | n/a                | 24     |
| December 2013                       | 18        | 0    | 16                   | 0           | 13              | 0               | n/a                            | n/a                | 47     |
| <b>Brantford CMA</b>                |           |      |                      |             |                 |                 |                                |                    |        |
| December 2014                       | 27        | 0    | 0                    | 1           | 10              | 0               | n/a                            | n/a                | 38     |
| December 2013                       | 24        | 0    | 16                   | 0           | 14              | 0               | n/a                            | n/a                | 54     |

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.2: Housing Activity Summary by Submarket****December 2014**

|                             | Ownership |      |                  |             |              |             |                       | Rental      |     | Total* |  |
|-----------------------------|-----------|------|------------------|-------------|--------------|-------------|-----------------------|-------------|-----|--------|--|
|                             | Freehold  |      |                  | Condominium |              |             | Single, Semi, and Row |             |     |        |  |
|                             | Single    | Semi | Row, Apt & Other | Single      | Row and Semi | Apt & Other | Single, Semi, and Row | Apt & Other |     |        |  |
| <b>ABSORBED</b>             |           |      |                  |             |              |             |                       |             |     |        |  |
| <b>City of Hamilton</b>     |           |      |                  |             |              |             |                       |             |     |        |  |
| December 2014               | 116       | 9    | 41               | 0           | 47           | 0           | n/a                   | n/a         | 213 |        |  |
| December 2013               | 104       | 14   | 20               | 2           | 30           | 0           | n/a                   | n/a         | 170 |        |  |
| <b>Former Hamilton City</b> |           |      |                  |             |              |             |                       |             |     |        |  |
| December 2014               | 26        | 1    | 7                | 0           | 24           | 0           | n/a                   | n/a         | 58  |        |  |
| December 2013               | 31        | 0    | 0                | 0           | 0            | 0           | n/a                   | n/a         | 31  |        |  |
| <b>Stoney Creek City</b>    |           |      |                  |             |              |             |                       |             |     |        |  |
| December 2014               | 28        | 8    | 0                | 0           | 0            | 0           | n/a                   | n/a         | 36  |        |  |
| December 2013               | 1         | 0    | 0                | 0           | 0            | 0           | n/a                   | n/a         | 1   |        |  |
| <b>Ancaster City</b>        |           |      |                  |             |              |             |                       |             |     |        |  |
| December 2014               | 14        | 0    | 0                | 0           | 0            | 0           | n/a                   | n/a         | 14  |        |  |
| December 2013               | 30        | 0    | 0                | 2           | 0            | 0           | n/a                   | n/a         | 32  |        |  |
| <b>Dundas Town</b>          |           |      |                  |             |              |             |                       |             |     |        |  |
| December 2014               | 4         | 0    | 0                | 0           | 0            | 0           | n/a                   | n/a         | 4   |        |  |
| December 2013               | 0         | 0    | 0                | 0           | 0            | 0           | n/a                   | n/a         | 0   |        |  |
| <b>Flamborough</b>          |           |      |                  |             |              |             |                       |             |     |        |  |
| December 2014               | 7         | 0    | 0                | 0           | 0            | 0           | n/a                   | n/a         | 7   |        |  |
| December 2013               | 6         | 14   | 20               | 0           | 7            | 0           | n/a                   | n/a         | 47  |        |  |
| <b>Glanbrook</b>            |           |      |                  |             |              |             |                       |             |     |        |  |
| December 2014               | 37        | 0    | 34               | 0           | 23           | 0           | n/a                   | n/a         | 94  |        |  |
| December 2013               | 36        | 0    | 0                | 0           | 23           | 0           | n/a                   | n/a         | 59  |        |  |
| <b>City of Burlington</b>   |           |      |                  |             |              |             |                       |             |     |        |  |
| December 2014               | 5         | 0    | 0                | 0           | 0            | 0           | n/a                   | n/a         | 5   |        |  |
| December 2013               | 5         | 0    | 11               | 0           | 17           | 4           | n/a                   | n/a         | 37  |        |  |
| <b>Grimsby</b>              |           |      |                  |             |              |             |                       |             |     |        |  |
| December 2014               | 0         | 0    | 0                | 0           | 0            | 0           | n/a                   | n/a         | 0   |        |  |
| December 2013               | 0         | 0    | 0                | 0           | 0            | 0           | n/a                   | n/a         | 0   |        |  |
| <b>Hamilton CMA</b>         |           |      |                  |             |              |             |                       |             |     |        |  |
| December 2014               | 121       | 9    | 41               | 0           | 47           | 0           | n/a                   | n/a         | 218 |        |  |
| December 2013               | 109       | 14   | 31               | 2           | 47           | 4           | n/a                   | n/a         | 207 |        |  |
| <b>Brant County</b>         |           |      |                  |             |              |             |                       |             |     |        |  |
| December 2014               | 10        | 0    | 0                | 1           | 1            | 0           | n/a                   | n/a         | 12  |        |  |
| December 2013               | 15        | 0    | 0                | 0           | 10           | 0           | n/a                   | n/a         | 25  |        |  |
| <b>Brantford City</b>       |           |      |                  |             |              |             |                       |             |     |        |  |
| December 2014               | 16        | 0    | 6                | 0           | 6            | 0           | n/a                   | n/a         | 28  |        |  |
| December 2013               | 19        | 0    | 7                | 0           | 2            | 0           | n/a                   | n/a         | 28  |        |  |
| <b>Brantford CMA</b>        |           |      |                  |             |              |             |                       |             |     |        |  |
| December 2014               | 26        | 0    | 6                | 1           | 7            | 0           | n/a                   | n/a         | 40  |        |  |
| December 2013               | 34        | 0    | 7                | 0           | 12           | 0           | n/a                   | n/a         | 53  |        |  |

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.3a: History of Housing Starts of Hamilton CMA  
2005 - 2014**

|          | Ownership |       |                      |             |                 |                 | Rental                      |                | Total* |  |
|----------|-----------|-------|----------------------|-------------|-----------------|-----------------|-----------------------------|----------------|--------|--|
|          | Freehold  |       |                      | Condominium |                 |                 | Single,<br>Semi, and<br>Row | Apt &<br>Other |        |  |
|          | Single    | Semi  | Row, Apt.<br>& Other | Single      | Row and<br>Semi | Apt. &<br>Other |                             |                |        |  |
| 2014     | 1,143     | 110   | 825                  | 10          | 240             | 378             | 0                           | 126            | 2,832  |  |
| % Change | -0.6      | 12.2  | 91.9                 | 11.1        | -22.6           | 11.5            | -100.0                      | -64.9          | 4.5    |  |
| 2013     | 1,150     | 98    | 430                  | 9           | 310             | 339             | 14                          | 359            | 2,709  |  |
| % Change | -16.9     | 6.5   | -30.4                | 80.0        | -10.4           | -10.8           | -82.1                       | **             | -8.8   |  |
| 2012     | 1,384     | 92    | 618                  | 5           | 346             | 380             | 78                          | 66             | 2,969  |  |
| % Change | 2.1       | **    | 33.2                 | -64.3       | 64.0            | 47.3            | n/a                         | -49.6          | 20.6   |  |
| 2011     | 1,356     | 28    | 464                  | 14          | 211             | 258             | 0                           | 131            | 2,462  |  |
| % Change | -22.3     | -88.4 | -37.6                | 100.0       | 9.9             | -40.7           | -100.0                      | -32.8          | -30.9  |  |
| 2010     | 1,746     | 242   | 743                  | 7           | 192             | 435             | 2                           | 195            | 3,562  |  |
| % Change | 95.7      | 86.2  | **                   | 16.7        | -25.9           | **              | n/a                         | -26.1          | 91.5   |  |
| 2009     | 892       | 130   | 218                  | 6           | 259             | 90              | 0                           | 264            | 1,860  |  |
| % Change | -46.5     | 12.1  | -63.4                | -25.0       | -59.8           | -81.9           | n/a                         | n/a            | -47.3  |  |
| 2008     | 1,667     | 116   | 595                  | 8           | 645             | 498             | 0                           | 0              | 3,529  |  |
| % Change | -5.3      | 26.1  | 44.8                 | n/a         | 25.7            | **              | n/a                         | -100.0         | 17.5   |  |
| 2007     | 1,761     | 92    | 411                  | 0           | 513             | 88              | 0                           | 139            | 3,004  |  |
| % Change | 2.1       | -25.8 | -30.6                | -100.0      | 41.7            | -6.4            | -100.0                      | 13.9           | -1.3   |  |
| 2006     | 1,725     | 124   | 592                  | 16          | 362             | 94              | 8                           | 122            | 3,043  |  |
| % Change | 16.2      | -35.4 | 31.0                 | -5.9        | -23.5           | -64.0           | -91.0                       | -30.7          | -3.2   |  |
| 2005     | 1,485     | 192   | 452                  | 17          | 473             | 261             | 89                          | 176            | 3,145  |  |

Source: CMHC (Starts and Completions Survey)

**Table 1.3b: History of Housing Starts of Brantford CMA****2005 - 2014**

|          | Ownership |       |                      |             |                 |                 | Rental                      |                 | Total* |  |
|----------|-----------|-------|----------------------|-------------|-----------------|-----------------|-----------------------------|-----------------|--------|--|
|          | Freehold  |       |                      | Condominium |                 |                 | Single,<br>Semi, and<br>Row | Apt. &<br>Other |        |  |
|          | Single    | Semi  | Row, Apt.<br>& Other | Single      | Row and<br>Semi | Apt. &<br>Other |                             |                 |        |  |
| 2014     | 263       | 2     | 16                   | 15          | 52              | 0               | 8                           | 60              | 416    |  |
| % Change | 0.8       | -80.0 | -80.7                | n/a         | 23.8            | n/a             | n/a                         | n/a             | 5.1    |  |
| 2013     | 261       | 10    | 83                   | 0           | 42              | 0               | 0                           | 0               | 396    |  |
| % Change | -8.7      | -16.7 | 23.9                 | n/a         | 27.3            | n/a             | -100.0                      | n/a             | -1.5   |  |
| 2012     | 286       | 12    | 67                   | 0           | 33              | 0               | 4                           | 0               | 402    |  |
| % Change | 23.8      | 200.0 | 59.5                 | n/a         | -59.3           | n/a             | -55.6                       | -100.0          | -6.1   |  |
| 2011     | 231       | 4     | 42                   | 0           | 81              | 0               | 9                           | 61              | 428    |  |
| % Change | -17.2     | -60.0 | -48.1                | -100.0      | 30.6            | -100.0          | n/a                         | -7.6            | -15.1  |  |
| 2010     | 279       | 10    | 81                   | 1           | 62              | 5               | 0                           | 66              | 504    |  |
| % Change | 8.6       | -28.6 | **                   | 0.0         | 106.7           | n/a             | n/a                         | **              | 59.0   |  |
| 2009     | 257       | 14    | 12                   | 1           | 30              | 0               | 0                           | 3               | 317    |  |
| % Change | -8.2      | **    | -76.0                | -66.7       | -49.2           | -100.0          | -100.0                      | -62.5           | -26.6  |  |
| 2008     | 280       | 4     | 50                   | 3           | 59              | 21              | 7                           | 8               | 432    |  |
| % Change | -39.9     | -75.0 | 92.3                 | n/a         | -27.2           | n/a             | n/a                         | n/a             | -26.7  |  |
| 2007     | 466       | 16    | 26                   | 0           | 81              | 0               | 0                           | 0               | 589    |  |
| % Change | 30.5      | **    | n/a                  | n/a         | 72.3            | n/a             | n/a                         | -100.0          | 44.0   |  |
| 2006     | 357       | 2     | 0                    | 0           | 47              | 0               | 0                           | 3               | 409    |  |
| % Change | 11.6      | 0.0   | -100.0               | -100.0      | -59.8           | n/a             | -100.0                      | -94.8           | -23.4  |  |
| 2005     | 320       | 2     | 10                   | 11          | 117             | 0               | 13                          | 58              | 534    |  |

Source: CMHC (Starts and Completions Survey)

**Table 2: Starts by Submarket and by Dwelling Type****December 2014**

| Submarket            | Single   |          | Semi     |          | Row      |          | Apt. & Other |          | Total    |          |          |
|----------------------|----------|----------|----------|----------|----------|----------|--------------|----------|----------|----------|----------|
|                      | Dec 2014 | Dec 2013 | Dec 2014 | Dec 2013 | Dec 2014 | Dec 2013 | Dec 2014     | Dec 2013 | Dec 2014 | Dec 2013 | % Change |
| <b>Hamilton CMA</b>  | 63       | 84       | 10       | 16       | 15       | 37       | 44           | 0        | 132      | 137      | -3.6     |
| City of Hamilton     | 37       | 72       | 10       | 10       | 15       | 37       | 2            | 0        | 64       | 119      | -46.2    |
| Former Hamilton City | 3        | 13       | 6        | 10       | 0        | 17       | 2            | 0        | 11       | 40       | -72.5    |
| Stoney Creek City    | 7        | 8        | 0        | 0        | 0        | 0        | 0            | 0        | 7        | 8        | -12.5    |
| Ancaster City        | 3        | 17       | 0        | 0        | 6        | 0        | 0            | 0        | 9        | 17       | -47.1    |
| Dundas Town          | 1        | 0        | 0        | 0        | 0        | 0        | 0            | 0        | 1        | 0        | n/a      |
| Flamborough          | 16       | 16       | 4        | 0        | 9        | 0        | 0            | 0        | 29       | 16       | 81.3     |
| Glanbrook            | 7        | 18       | 0        | 0        | 0        | 20       | 0            | 0        | 7        | 38       | -81.6    |
| City of Burlington   | 9        | 11       | 0        | 6        | 0        | 0        | 42           | 0        | 51       | 17       | 200.0    |
| Grimsby              | 17       | 1        | 0        | 0        | 0        | 0        | 0            | 0        | 17       | 1        | **       |
| <b>Brantford CMA</b> | 50       | 30       | 0        | 0        | 4        | 10       | 0            | 0        | 54       | 40       | 35.0     |
| Brant County         | 11       | n/a      | 0        | n/a      | 4        | n/a      | 0            | n/a      | 15       | n/a      | n/a      |
| Brantford City       | 39       | 21       | 0        | 0        | 0        | 10       | 0            | 0        | 39       | 31       | 25.8     |

**Table 2.1: Starts by Submarket and by Dwelling Type****January - December 2014**

| Submarket            | Single   |          | Semi     |          | Row      |          | Apt. & Other |          | Total    |          |          |
|----------------------|----------|----------|----------|----------|----------|----------|--------------|----------|----------|----------|----------|
|                      | YTD 2014 | YTD 2013 | YTD 2014 | YTD 2013 | YTD 2014 | YTD 2013 | YTD 2014     | YTD 2013 | YTD 2014 | YTD 2013 | % Change |
| <b>Hamilton CMA</b>  | 1,153    | 1,159    | 110      | 100      | 1,065    | 746      | 504          | 704      | 2,832    | 2,709    | 4.5      |
| City of Hamilton     | 888      | 1027     | 110      | 86       | 791      | 476      | 347          | 157      | 2136     | 1746     | 22.3     |
| Former Hamilton City | 198      | 231      | 58       | 28       | 65       | 55       | 283          | 149      | 604      | 463      | 30.5     |
| Stoney Creek City    | 257      | 128      | 46       | 36       | 225      | 69       | 64           | 0        | 592      | 233      | 154.1    |
| Ancaster City        | 159      | 238      | 0        | 0        | 42       | 36       | 0            | 6        | 201      | 280      | -28.2    |
| Dundas Town          | 5        | 4        | 0        | 0        | 0        | 0        | 0            | 0        | 5        | 4        | 25.0     |
| Flamborough          | 90       | 132      | 4        | 22       | 188      | 92       | 0            | 2        | 282      | 248      | 13.7     |
| Glanbrook            | 179      | 294      | 2        | 0        | 271      | 224      | 0            | 0        | 452      | 518      | -12.7    |
| City of Burlington   | 95       | 90       | 0        | 14       | 96       | 163      | 120          | 547      | 311      | 814      | -61.8    |
| Grimsby              | 170      | 42       | 0        | 0        | 178      | 107      | 37           | 0        | 385      | 149      | 158.4    |
| <b>Brantford CMA</b> | 278      | 261      | 2        | 10       | 76       | 125      | 60           | 0        | 416      | 396      | 5.1      |
| Brant County         | 114      | n/a      | 2        | n/a      | 33       | n/a      | 0            | n/a      | 149      | n/a      | n/a      |
| Brantford City       | 164      | 169      | 0        | 8        | 43       | 99       | 60           | 0        | 267      | 276      | -3.3     |

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market****December 2014**

| Submarket            | Row                      |          |          |          | Apt. & Other             |          |          |          |
|----------------------|--------------------------|----------|----------|----------|--------------------------|----------|----------|----------|
|                      | Freehold and Condominium |          | Rental   |          | Freehold and Condominium |          | Rental   |          |
|                      | Dec 2014                 | Dec 2013 | Dec 2014 | Dec 2013 | Dec 2014                 | Dec 2013 | Dec 2014 | Dec 2013 |
| <b>Hamilton CMA</b>  | 15                       | 37       | 0        | 0        | 42                       | 0        | 2        | 0        |
| City of Hamilton     | 15                       | 37       | 0        | 0        | 0                        | 0        | 2        | 0        |
| Former Hamilton City | 0                        | 17       | 0        | 0        | 0                        | 0        | 2        | 0        |
| Stoney Creek City    | 0                        | 0        | 0        | 0        | 0                        | 0        | 0        | 0        |
| Ancaster City        | 6                        | 0        | 0        | 0        | 0                        | 0        | 0        | 0        |
| Dundas Town          | 0                        | 0        | 0        | 0        | 0                        | 0        | 0        | 0        |
| Flamborough          | 9                        | 0        | 0        | 0        | 0                        | 0        | 0        | 0        |
| Glanbrook            | 0                        | 20       | 0        | 0        | 0                        | 0        | 0        | 0        |
| City of Burlington   | 0                        | 0        | 0        | 0        | 42                       | 0        | 0        | 0        |
| Grimsby              | 0                        | 0        | 0        | 0        | 0                        | 0        | 0        | 0        |
| <b>Brantford CMA</b> | 4                        | 10       | 0        | 0        | 0                        | 0        | 0        | 0        |
| Brant County         | 4                        | n/a      | 0        | n/a      | 0                        | n/a      | 0        | n/a      |
| Brantford City       | 0                        | 10       | 0        | 0        | 0                        | 0        | 0        | 0        |

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market****January - December 2014**

| Submarket            | Row                      |          |          |          | Apt. & Other             |          |          |          |
|----------------------|--------------------------|----------|----------|----------|--------------------------|----------|----------|----------|
|                      | Freehold and Condominium |          | Rental   |          | Freehold and Condominium |          | Rental   |          |
|                      | YTD 2014                 | YTD 2013 | YTD 2014 | YTD 2013 | YTD 2014                 | YTD 2013 | YTD 2014 | YTD 2013 |
| <b>Hamilton CMA</b>  | 1,065                    | 732      | 0        | 14       | 378                      | 345      | 126      | 359      |
| City of Hamilton     | 791                      | 462      | 0        | 14       | 225                      | 105      | 122      | 52       |
| Former Hamilton City | 65                       | 55       | 0        | 0        | 161                      | 99       | 122      | 50       |
| Stoney Creek City    | 225                      | 55       | 0        | 14       | 64                       | 0        | 0        | 0        |
| Ancaster City        | 42                       | 36       | 0        | 0        | 0                        | 6        | 0        | 0        |
| Dundas Town          | 0                        | 0        | 0        | 0        | 0                        | 0        | 0        | 0        |
| Flamborough          | 188                      | 92       | 0        | 0        | 0                        | 0        | 0        | 2        |
| Glanbrook            | 271                      | 224      | 0        | 0        | 0                        | 0        | 0        | 0        |
| City of Burlington   | 96                       | 163      | 0        | 0        | 120                      | 240      | 0        | 307      |
| Grimsby              | 178                      | 107      | 0        | 0        | 33                       | 0        | 4        | 0        |
| <b>Brantford CMA</b> | 68                       | 125      | 8        | 0        | 0                        | 0        | 60       | 0        |
| Brant County         | 33                       | n/a      | 0        | n/a      | 0                        | n/a      | 0        | n/a      |
| Brantford City       | 35                       | 99       | 8        | 0        | 0                        | 0        | 60       | 0        |

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market****December 2014**

| Submarket            | Freehold |          | Condominium |          | Rental   |          | Total <sup>%</sup> |          |
|----------------------|----------|----------|-------------|----------|----------|----------|--------------------|----------|
|                      | Dec 2014 | Dec 2013 | Dec 2014    | Dec 2013 | Dec 2014 | Dec 2013 | Dec 2014           | Dec 2013 |
| <b>Hamilton CMA</b>  | 86       | 126      | 44          | 11       | 2        | 0        | 132                | 137      |
| City of Hamilton     | 62       | 108      | 0           | 11       | 2        | 0        | 64                 | 119      |
| Former Hamilton City | 9        | 29       | 0           | 11       | 2        | 0        | 11                 | 40       |
| Stoney Creek City    | 7        | 8        | 0           | 0        | 0        | 0        | 7                  | 8        |
| Ancaster City        | 9        | 17       | 0           | 0        | 0        | 0        | 9                  | 17       |
| Dundas Town          | 1        | 0        | 0           | 0        | 0        | 0        | 1                  | 0        |
| Flamborough          | 29       | 16       | 0           | 0        | 0        | 0        | 29                 | 16       |
| Glanbrook            | 7        | 38       | 0           | 0        | 0        | 0        | 7                  | 38       |
| City of Burlington   | 9        | 17       | 42          | 0        | 0        | 0        | 51                 | 17       |
| Grimsby              | 15       | 1        | 2           | 0        | 0        | 0        | 17                 | 1        |
| <b>Brantford CMA</b> | 48       | 40       | 6           | 0        | 0        | 0        | 54                 | 40       |
| Brant County         | 9        | n/a      | 6           | n/a      | 0        | n/a      | 15                 | n/a      |
| Brantford City       | 39       | 31       | 0           | 0        | 0        | 0        | 39                 | 31       |

**Table 2.5: Starts by Submarket and by Intended Market****January - December 2014**

| Submarket            | Freehold |          | Condominium |          | Rental   |          | Total <sup>%</sup> |          |
|----------------------|----------|----------|-------------|----------|----------|----------|--------------------|----------|
|                      | YTD 2014 | YTD 2013 | YTD 2014    | YTD 2013 | YTD 2014 | YTD 2013 | YTD 2014           | YTD 2013 |
| <b>Hamilton CMA</b>  | 2,078    | 1,678    | 628         | 658      | 126      | 373      | 2,832              | 2,709    |
| City of Hamilton     | 1,635    | 1,435    | 379         | 245      | 122      | 66       | 2,136              | 1,746    |
| Former Hamilton City | 321      | 289      | 161         | 124      | 122      | 50       | 604                | 463      |
| Stoney Creek City    | 480      | 205      | 112         | 14       | 0        | 14       | 592                | 233      |
| Ancaster City        | 201      | 280      | 0           | 0        | 0        | 0        | 201                | 280      |
| Dundas Town          | 5        | 4        | 0           | 0        | 0        | 0        | 5                  | 4        |
| Flamborough          | 251      | 224      | 31          | 22       | 0        | 2        | 282                | 248      |
| Glanbrook            | 377      | 433      | 75          | 85       | 0        | 0        | 452                | 518      |
| City of Burlington   | 136      | 146      | 175         | 361      | 0        | 307      | 311                | 814      |
| Grimsby              | 307      | 97       | 74          | 52       | 4        | 0        | 385                | 149      |
| <b>Brantford CMA</b> | 281      | 354      | 67          | 42       | 68       | 0        | 416                | 396      |
| Brant County         | 101      | n/a      | 48          | n/a      | 0        | n/a      | 149                | n/a      |
| Brantford City       | 180      | 257      | 19          | 19       | 68       | 0        | 267                | 276      |

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type**  
**December 2014**

| Submarket            | Single      |             | Semi        |             | Row         |             | Apt. & Other |             | Total       |             |             |
|----------------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|-------------|
|                      | Dec<br>2014 | Dec<br>2013 | Dec<br>2014 | Dec<br>2013 | Dec<br>2014 | Dec<br>2013 | Dec<br>2014  | Dec<br>2013 | Dec<br>2014 | Dec<br>2013 | %<br>Change |
| <b>Hamilton CMA</b>  | 130         | 112         | 10          | 14          | 87          | 78          | 53           | 4           | 280         | 208         | 34.6        |
| City of Hamilton     | 117         | 107         | 10          | 14          | 87          | 50          | 53           | 0           | 267         | 171         | 56.1        |
| Former Hamilton City | 26          | 31          | 2           | 0           | 31          | 0           | 50           | 0           | 109         | 31          | **          |
| Stoney Creek City    | 27          | 3           | 8           | 0           | 0           | 0           | 0            | 0           | 35          | 3           | **          |
| Ancaster City        | 15          | 32          | 0           | 0           | 0           | 0           | 0            | 0           | 15          | 32          | -53.1       |
| Dundas Town          | 4           | 0           | 0           | 0           | 0           | 0           | 0            | 0           | 4           | 0           | n/a         |
| Flamborough          | 9           | 6           | 0           | 14          | 0           | 27          | 3            | 0           | 12          | 47          | -74.5       |
| Glanbrook            | 36          | 35          | 0           | 0           | 56          | 23          | 0            | 0           | 92          | 58          | 58.6        |
| City of Burlington   | 4           | 5           | 0           | 0           | 0           | 28          | 0            | 4           | 4           | 37          | -89.2       |
| Grimsby              | 9           | 0           | 0           | 0           | 0           | 0           | 0            | 0           | 9           | 0           | n/a         |
| <b>Brantford CMA</b> | 23          | 38          | 0           | 0           | 14          | 39          | 0            | 0           | 37          | 77          | -51.9       |
| Brant County         | 11          | n/a         | 0           | n/a         | 0           | n/a         | 0            | n/a         | 11          | n/a         | n/a         |
| Brantford City       | 12          | 24          | 0           | 0           | 14          | 29          | 0            | 0           | 26          | 53          | -50.9       |

**Table 3.1: Completions by Submarket and by Dwelling Type**  
**January - December 2014**

| Submarket            | Single      |             | Semi        |             | Row         |             | Apt. & Other |             | Total       |             |             |
|----------------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|-------------|
|                      | YTD<br>2014 | YTD<br>2013 | YTD<br>2014 | YTD<br>2013 | YTD<br>2014 | YTD<br>2013 | YTD<br>2014  | YTD<br>2013 | YTD<br>2014 | YTD<br>2013 | %<br>Change |
| <b>Hamilton CMA</b>  | 1109        | 1180        | 94          | 64          | 816         | 754         | 616          | 361         | 2635        | 2359        | 11.7        |
| City of Hamilton     | 912         | 1038        | 86          | 62          | 602         | 585         | 137          | 33          | 1737        | 1718        | 1.1         |
| Former Hamilton City | 223         | 219         | 36          | 0           | 96          | 93          | 126          | 33          | 481         | 345         | 39.4        |
| Stoney Creek City    | 153         | 137         | 42          | 30          | 42          | 171         | 0            | 0           | 237         | 338         | -29.9       |
| Ancaster City        | 228         | 238         | 0           | 0           | 32          | 63          | 6            | 0           | 266         | 301         | -11.6       |
| Dundas Town          | 9           | 7           | 0           | 0           | 0           | 0           | 0            | 0           | 9           | 7           | 28.6        |
| Flamborough          | 58          | 157         | 6           | 20          | 112         | 139         | 5            | 0           | 181         | 316         | -42.7       |
| Glanbrook            | 241         | 280         | 2           | 12          | 320         | 119         | 0            | 0           | 563         | 411         | 37.0        |
| City of Burlington   | 74          | 107         | 8           | 2           | 77          | 161         | 479          | 328         | 638         | 598         | 6.7         |
| Grimsby              | 123         | 35          | 0           | 0           | 137         | 8           | 0            | 0           | 260         | 43          | **          |
| <b>Brantford CMA</b> | 293         | 253         | 8           | 8           | 110         | 163         | 0            | 3           | 411         | 427         | -3.7        |
| Brant County         | 124         | n/a         | 2           | n/a         | 46          | n/a         | 0            | n/a         | 172         | n/a         | n/a         |
| Brantford City       | 169         | 174         | 6           | 6           | 64          | 142         | 0            | 0           | 239         | 322         | -25.8       |

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market****December 2014**

| Submarket            | Row                      |          |          |          | Apt. & Other             |          |          |          |
|----------------------|--------------------------|----------|----------|----------|--------------------------|----------|----------|----------|
|                      | Freehold and Condominium |          | Rental   |          | Freehold and Condominium |          | Rental   |          |
|                      | Dec 2014                 | Dec 2013 | Dec 2014 | Dec 2013 | Dec 2014                 | Dec 2013 | Dec 2014 | Dec 2013 |
| <b>Hamilton CMA</b>  | 87                       | 78       | 0        | 0        | 3                        | 4        | 50       | 0        |
| City of Hamilton     | 87                       | 50       | 0        | 0        | 3                        | 0        | 50       | 0        |
| Former Hamilton City | 31                       | 0        | 0        | 0        | 0                        | 0        | 50       | 0        |
| Stoney Creek City    | 0                        | 0        | 0        | 0        | 0                        | 0        | 0        | 0        |
| Ancaster City        | 0                        | 0        | 0        | 0        | 0                        | 0        | 0        | 0        |
| Dundas Town          | 0                        | 0        | 0        | 0        | 0                        | 0        | 0        | 0        |
| Flamborough          | 0                        | 27       | 0        | 0        | 3                        | 0        | 0        | 0        |
| Glanbrook            | 56                       | 23       | 0        | 0        | 0                        | 0        | 0        | 0        |
| City of Burlington   | 0                        | 28       | 0        | 0        | 0                        | 4        | 0        | 0        |
| Grimsby              | 0                        | 0        | 0        | 0        | 0                        | 0        | 0        | 0        |
| <b>Brantford CMA</b> | 14                       | 39       | 0        | 0        | 0                        | 0        | 0        | 0        |
| Brant County         | 0                        | n/a      | 0        | n/a      | 0                        | n/a      | 0        | n/a      |
| Brantford City       | 14                       | 29       | 0        | 0        | 0                        | 0        | 0        | 0        |

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market****January - December 2014**

| Submarket            | Row                      |          |          |          | Apt. & Other             |          |          |          |
|----------------------|--------------------------|----------|----------|----------|--------------------------|----------|----------|----------|
|                      | Freehold and Condominium |          | Rental   |          | Freehold and Condominium |          | Rental   |          |
|                      | YTD 2014                 | YTD 2013 | YTD 2014 | YTD 2013 | YTD 2014                 | YTD 2013 | YTD 2014 | YTD 2013 |
| <b>Hamilton CMA</b>  | 816                      | 754      | 0        | 0        | 527                      | 361      | 89       | 0        |
| City of Hamilton     | 602                      | 585      | 0        | 0        | 85                       | 33       | 52       | 0        |
| Former Hamilton City | 96                       | 93       | 0        | 0        | 76                       | 33       | 50       | 0        |
| Stoney Creek City    | 42                       | 171      | 0        | 0        | 0                        | 0        | 0        | 0        |
| Ancaster City        | 32                       | 63       | 0        | 0        | 6                        | 0        | 0        | 0        |
| Dundas Town          | 0                        | 0        | 0        | 0        | 0                        | 0        | 0        | 0        |
| Flamborough          | 112                      | 139      | 0        | 0        | 3                        | 0        | 2        | 0        |
| Glanbrook            | 320                      | 119      | 0        | 0        | 0                        | 0        | 0        | 0        |
| City of Burlington   | 77                       | 161      | 0        | 0        | 442                      | 328      | 37       | 0        |
| Grimsby              | 137                      | 8        | 0        | 0        | 0                        | 0        | 0        | 0        |
| <b>Brantford CMA</b> | 105                      | 156      | 5        | 7        | 0                        | 3        | 0        | 0        |
| Brant County         | 46                       | n/a      | 0        | n/a      | 0                        | n/a      | 0        | n/a      |
| Brantford City       | 59                       | 135      | 5        | 7        | 0                        | 0        | 0        | 0        |

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market****December 2014**

| Submarket            | Freehold |          | Condominium |          | Rental   |          | Total*   |          |
|----------------------|----------|----------|-------------|----------|----------|----------|----------|----------|
|                      | Dec 2014 | Dec 2013 | Dec 2014    | Dec 2013 | Dec 2014 | Dec 2013 | Dec 2014 | Dec 2013 |
| <b>Hamilton CMA</b>  | 179      | 155      | 51          | 53       | 50       | 0        | 280      | 208      |
| City of Hamilton     | 167      | 139      | 50          | 32       | 50       | 0        | 267      | 171      |
| Former Hamilton City | 35       | 31       | 24          | 0        | 50       | 0        | 109      | 31       |
| Stoney Creek City    | 35       | 3        | 0           | 0        | 0        | 0        | 35       | 3        |
| Ancaster City        | 15       | 30       | 0           | 2        | 0        | 0        | 15       | 32       |
| Dundas Town          | 4        | 0        | 0           | 0        | 0        | 0        | 4        | 0        |
| Flamborough          | 9        | 40       | 3           | 7        | 0        | 0        | 12       | 47       |
| Glanbrook            | 69       | 35       | 23          | 23       | 0        | 0        | 92       | 58       |
| City of Burlington   | 4        | 16       | 0           | 21       | 0        | 0        | 4        | 37       |
| Grimsby              | 8        | 0        | 1           | 0        | 0        | 0        | 9        | 0        |
| <b>Brantford CMA</b> | 27       | 60       | 10          | 17       | 0        | 0        | 37       | 77       |
| Brant County         | 9        | n/a      | 2           | n/a      | 0        | n/a      | 11       | n/a      |
| Brantford City       | 18       | 46       | 8           | 7        | 0        | 0        | 26       | 53       |

**Table 3.5: Completions by Submarket and by Intended Market****January - December 2014**

| Submarket            | Freehold |          | Condominium |          | Rental   |          | Total*   |          |
|----------------------|----------|----------|-------------|----------|----------|----------|----------|----------|
|                      | YTD 2014 | YTD 2013 | YTD 2014    | YTD 2013 | YTD 2014 | YTD 2013 | YTD 2014 | YTD 2013 |
| <b>Hamilton CMA</b>  | 1,684    | 1,642    | 862         | 717      | 89       | 0        | 2,635    | 2,359    |
| City of Hamilton     | 1,418    | 1,439    | 267         | 279      | 52       | 0        | 1,737    | 1,718    |
| Former Hamilton City | 310      | 305      | 121         | 40       | 50       | 0        | 481      | 345      |
| Stoney Creek City    | 229      | 258      | 8           | 80       | 0        | 0        | 237      | 338      |
| Ancaster City        | 264      | 237      | 2           | 64       | 0        | 0        | 266      | 301      |
| Dundas Town          | 9        | 7        | 0           | 0        | 0        | 0        | 9        | 7        |
| Flamborough          | 136      | 309      | 43          | 7        | 2        | 0        | 181      | 316      |
| Glanbrook            | 470      | 323      | 93          | 88       | 0        | 0        | 563      | 411      |
| City of Burlington   | 97       | 168      | 504         | 430      | 37       | 0        | 638      | 598      |
| Grimsby              | 169      | 35       | 91          | 8        | 0        | 0        | 260      | 43       |
| <b>Brantford CMA</b> | 324      | 349      | 81          | 71       | 6        | 7        | 411      | 427      |
| Brant County         | 119      | n/a      | 53          | n/a      | 0        | n/a      | 172      | n/a      |
| Brantford City       | 205      | 268      | 28          | 47       | 6        | 7        | 239      | 322      |

Source: CMHC (Starts and Completions Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range**  
**December 2014**

| Submarket                   | Price Ranges |           |                       |           |                       |           |                       |           |             |           | Total | Median Price (\$) | Average Price (\$) |  |  |  |
|-----------------------------|--------------|-----------|-----------------------|-----------|-----------------------|-----------|-----------------------|-----------|-------------|-----------|-------|-------------------|--------------------|--|--|--|
|                             | < \$350,000  |           | \$350,000 - \$399,999 |           | \$400,000 - \$449,999 |           | \$450,000 - \$499,999 |           | \$500,000 + |           |       |                   |                    |  |  |  |
|                             | Units        | Share (%) | Units                 | Share (%) | Units                 | Share (%) | Units                 | Share (%) | Units       | Share (%) |       |                   |                    |  |  |  |
| <b>City of Hamilton</b>     |              |           |                       |           |                       |           |                       |           |             |           |       |                   |                    |  |  |  |
| December 2014               | 8            | 6.9       | 25                    | 21.6      | 22                    | 19.0      | 26                    | 22.4      | 35          | 30.2      | 116   | 465,537           | 492,356            |  |  |  |
| December 2013               | 13           | 12.3      | 19                    | 17.9      | 20                    | 18.9      | 24                    | 22.6      | 30          | 28.3      | 106   | 452,000           | 458,741            |  |  |  |
| Year-to-date 2014           | 84           | 9.3       | 92                    | 10.2      | 173                   | 19.1      | 203                   | 22.5      | 352         | 38.9      | 904   | 475,200           | 497,431            |  |  |  |
| Year-to-date 2013           | 103          | 10.0      | 195                   | 19.0      | 225                   | 21.9      | 175                   | 17.0      | 330         | 32.1      | 1,028 | 449,900           | 476,139            |  |  |  |
| <b>Former Hamilton City</b> |              |           |                       |           |                       |           |                       |           |             |           |       |                   |                    |  |  |  |
| December 2014               | 1            | 3.8       | 7                     | 26.9      | 6                     | 23.1      | 8                     | 30.8      | 4           | 15.4      | 26    | 436,450           | 445,172            |  |  |  |
| December 2013               | 4            | 12.9      | 6                     | 19.4      | 11                    | 35.5      | 7                     | 22.6      | 3           | 9.7       | 31    | 417,900           | 421,142            |  |  |  |
| Year-to-date 2014           | 8            | 3.6       | 33                    | 14.7      | 78                    | 34.8      | 56                    | 25.0      | 49          | 21.9      | 224   | 444,500           | 467,449            |  |  |  |
| Year-to-date 2013           | 16           | 7.3       | 60                    | 27.4      | 78                    | 35.6      | 36                    | 16.4      | 29          | 13.2      | 219   | 418,460           | 430,013            |  |  |  |
| <b>Stoney Creek City</b>    |              |           |                       |           |                       |           |                       |           |             |           |       |                   |                    |  |  |  |
| December 2014               | 1            | 3.6       | 1                     | 3.6       | 3                     | 10.7      | 15                    | 53.6      | 8           | 28.6      | 28    | 489,800           | 507,845            |  |  |  |
| December 2013               | 0            | 0.0       | 0                     | 0.0       | 1                     | 100.0     | 0                     | 0.0       | 0           | 0.0       | 1     | --                | --                 |  |  |  |
| Year-to-date 2014           | 9            | 5.4       | 8                     | 4.8       | 16                    | 9.6       | 36                    | 21.7      | 97          | 58.4      | 166   | 529,900           | 541,192            |  |  |  |
| Year-to-date 2013           | 4            | 3.0       | 33                    | 24.8      | 42                    | 31.6      | 27                    | 20.3      | 27          | 20.3      | 133   | 439,900           | 467,284            |  |  |  |
| <b>Ancaster City</b>        |              |           |                       |           |                       |           |                       |           |             |           |       |                   |                    |  |  |  |
| December 2014               | 0            | 0.0       | 4                     | 28.6      | 1                     | 7.1       | 0                     | 0.0       | 9           | 64.3      | 14    | 545,500           | 615,746            |  |  |  |
| December 2013               | 0            | 0.0       | 4                     | 12.5      | 2                     | 6.3       | 9                     | 28.1      | 17          | 53.1      | 32    | 509,490           | 518,877            |  |  |  |
| Year-to-date 2014           | 10           | 4.5       | 18                    | 8.1       | 24                    | 10.9      | 47                    | 21.3      | 122         | 55.2      | 221   | 514,000           | 539,840            |  |  |  |
| Year-to-date 2013           | 2            | 0.9       | 17                    | 7.2       | 33                    | 14.0      | 53                    | 22.6      | 130         | 55.3      | 235   | 510,000           | 551,126            |  |  |  |
| <b>Dundas Town</b>          |              |           |                       |           |                       |           |                       |           |             |           |       |                   |                    |  |  |  |
| December 2014               | 0            | 0.0       | 0                     | 0.0       | 0                     | 0.0       | 0                     | 0.0       | 4           | 100.0     | 4     | --                | --                 |  |  |  |
| December 2013               | 0            | n/a       | 0                     | n/a       | 0                     | n/a       | 0                     | n/a       | 0           | n/a       | 0     | --                | --                 |  |  |  |
| Year-to-date 2014           | 0            | 0.0       | 0                     | 0.0       | 1                     | 11.1      | 0                     | 0.0       | 8           | 88.9      | 9     | --                | --                 |  |  |  |
| Year-to-date 2013           | 2            | 33.3      | 0                     | 0.0       | 1                     | 16.7      | 1                     | 16.7      | 2           | 33.3      | 6     | --                | --                 |  |  |  |
| <b>Flamborough</b>          |              |           |                       |           |                       |           |                       |           |             |           |       |                   |                    |  |  |  |
| December 2014               | 1            | 14.3      | 0                     | 0.0       | 1                     | 14.3      | 1                     | 14.3      | 4           | 57.1      | 7     | --                | --                 |  |  |  |
| December 2013               | 0            | 0.0       | 1                     | 16.7      | 0                     | 0.0       | 1                     | 16.7      | 4           | 66.7      | 6     | --                | --                 |  |  |  |
| Year-to-date 2014           | 4            | 8.0       | 2                     | 4.0       | 1                     | 2.0       | 9                     | 18.0      | 34          | 68.0      | 50    | 534,900           | 563,386            |  |  |  |
| Year-to-date 2013           | 6            | 3.9       | 15                    | 9.9       | 14                    | 9.2       | 16                    | 10.5      | 101         | 66.4      | 152   | 547,500           | 550,994            |  |  |  |
| <b>Glanbrook</b>            |              |           |                       |           |                       |           |                       |           |             |           |       |                   |                    |  |  |  |
| December 2014               | 5            | 13.5      | 13                    | 35.1      | 11                    | 29.7      | 2                     | 5.4       | 6           | 16.2      | 37    | 409,990           | 435,693            |  |  |  |
| December 2013               | 9            | 25.0      | 8                     | 22.2      | 6                     | 16.7      | 7                     | 19.4      | 6           | 16.7      | 36    | 413,200           | 429,420            |  |  |  |
| Year-to-date 2014           | 53           | 22.6      | 31                    | 13.2      | 53                    | 22.6      | 55                    | 23.5      | 42          | 17.9      | 234   | 429,995           | 432,774            |  |  |  |
| Year-to-date 2013           | 73           | 25.8      | 70                    | 24.7      | 57                    | 20.1      | 42                    | 14.8      | 41          | 14.5      | 283   | 399,990           | 414,185            |  |  |  |
| <b>City of Burlington</b>   |              |           |                       |           |                       |           |                       |           |             |           |       |                   |                    |  |  |  |
| December 2014               | 0            | 0.0       | 0                     | 0.0       | 0                     | 0.0       | 0                     | 0.0       | 5           | 100.0     | 5     | --                | --                 |  |  |  |
| December 2013               | 0            | 0.0       | 0                     | 0.0       | 0                     | 0.0       | 0                     | 0.0       | 5           | 100.0     | 5     | --                | --                 |  |  |  |
| Year-to-date 2014           | 1            | 1.3       | 1                     | 1.3       | 0                     | 0.0       | 0                     | 0.0       | 73          | 97.3      | 75    | 700,000           | 1,254,663          |  |  |  |
| Year-to-date 2013           | 0            | 0.0       | 0                     | 0.0       | 0                     | 0.0       | 1                     | 0.9       | 109         | 99.1      | 110   | 694,990           | 906,541            |  |  |  |
| <b>Grimsby</b>              |              |           |                       |           |                       |           |                       |           |             |           |       |                   |                    |  |  |  |
| December 2014               | 0            | n/a       | 0                     | n/a       | 0                     | n/a       | 0                     | n/a       | 0           | n/a       | 0     | --                | --                 |  |  |  |
| December 2013               | 0            | n/a       | 0                     | n/a       | 0                     | n/a       | 0                     | n/a       | 0           | n/a       | 0     | --                | --                 |  |  |  |
| Year-to-date 2014           | 3            | 2.7       | 6                     | 5.3       | 31                    | 27.4      | 33                    | 29.2      | 40          | 35.4      | 113   | 478,490           | 479,581            |  |  |  |
| Year-to-date 2013           | 0            | 0.0       | 2                     | 5.3       | 6                     | 15.8      | 17                    | 44.7      | 13          | 34.2      | 38    | 492,900           | 503,986            |  |  |  |

Source: CMHC (Market Absorption Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range****December 2014**

| Submarket           | Price Ranges |           |                       |           |                       |           |                       |           |             |           | Total | Median<br>Price (\$) | Average<br>Price (\$) |  |  |  |
|---------------------|--------------|-----------|-----------------------|-----------|-----------------------|-----------|-----------------------|-----------|-------------|-----------|-------|----------------------|-----------------------|--|--|--|
|                     | < \$350,000  |           | \$350,000 - \$399,999 |           | \$400,000 - \$449,999 |           | \$450,000 - \$499,999 |           | \$500,000 + |           |       |                      |                       |  |  |  |
|                     | Units        | Share (%) | Units                 | Share (%) | Units                 | Share (%) | Units                 | Share (%) | Units       | Share (%) |       |                      |                       |  |  |  |
| <b>Hamilton CMA</b> |              |           |                       |           |                       |           |                       |           |             |           |       |                      |                       |  |  |  |
| December 2014       | 8            | 6.6       | 25                    | 20.7      | 22                    | 18.2      | 26                    | 21.5      | 40          | 33.1      | 121   | 469,900              | 519,821               |  |  |  |
| December 2013       | 13           | 11.7      | 19                    | 17.1      | 20                    | 18.0      | 24                    | 21.6      | 35          | 31.5      | 111   | 454,900              | 474,960               |  |  |  |
| Year-to-date 2014   | 88           | 8.1       | 99                    | 9.1       | 204                   | 18.7      | 236                   | 21.6      | 465         | 42.6      | 1,092 | 485,900              | 547,592               |  |  |  |
| Year-to-date 2013   | 103          | 8.8       | 197                   | 16.8      | 231                   | 19.6      | 193                   | 16.4      | 452         | 38.4      | 1,176 | 462,000              | 517,297               |  |  |  |

Source: CMHC (Market Absorption Survey)

**Table 4b: Absorbed Single-Detached Units by Price Range****December 2014**

| Submarket             | Price Ranges |           |                       |           |                       |           |                       |           |             |           | Total | Median Price (\$) | Average Price (\$) |  |  |  |
|-----------------------|--------------|-----------|-----------------------|-----------|-----------------------|-----------|-----------------------|-----------|-------------|-----------|-------|-------------------|--------------------|--|--|--|
|                       | < \$350,000  |           | \$350,000 - \$399,999 |           | \$400,000 - \$449,999 |           | \$450,000 - \$499,999 |           | \$500,000 + |           |       |                   |                    |  |  |  |
|                       | Units        | Share (%) | Units                 | Share (%) | Units                 | Share (%) | Units                 | Share (%) | Units       | Share (%) |       |                   |                    |  |  |  |
| <b>Brant County</b>   |              |           |                       |           |                       |           |                       |           |             |           |       |                   |                    |  |  |  |
| December 2014         | 1            | 9.1       | 0                     | 0.0       | 3                     | 27.3      | 2                     | 18.2      | 5           | 45.5      | 11    | 460,000           | 506,982            |  |  |  |
| December 2013         | n/a          | n/a       | n/a                   | n/a       | n/a                   | n/a       | n/a                   | n/a       | n/a         | n/a       | n/a   | n/a               | n/a                |  |  |  |
| Year-to-date 2014     | 16           | 13.7      | 12                    | 10.3      | 12                    | 10.3      | 16                    | 13.7      | 61          | 52.1      | 117   | 500,900           | 521,064            |  |  |  |
| Year-to-date 2013     | n/a          | n/a       | n/a                   | n/a       | n/a                   | n/a       | n/a                   | n/a       | n/a         | n/a       | n/a   | n/a               | n/a                |  |  |  |
| <b>Brantford City</b> |              |           |                       |           |                       |           |                       |           |             |           |       |                   |                    |  |  |  |
| December 2014         | 15           | 93.8      | 0                     | 0.0       | 0                     | 0.0       | 0                     | 0.0       | 1           | 6.3       | 16    | 292,495           | 306,479            |  |  |  |
| December 2013         | 11           | 57.9      | 5                     | 26.3      | 0                     | 0.0       | 2                     | 10.5      | 1           | 5.3       | 19    | 285,000           | 323,947            |  |  |  |
| Year-to-date 2014     | 98           | 56.6      | 67                    | 38.7      | 4                     | 2.3       | 1                     | 0.6       | 3           | 1.7       | 173   | 339,990           | 333,556            |  |  |  |
| Year-to-date 2013     | 111          | 64.9      | 38                    | 22.2      | 8                     | 4.7       | 12                    | 7.0       | 2           | 1.2       | 171   | 325,900           | 322,914            |  |  |  |
| <b>Brantford CMA</b>  |              |           |                       |           |                       |           |                       |           |             |           |       |                   |                    |  |  |  |
| December 2014         | 16           | 59.3      | 0                     | 0.0       | 3                     | 11.1      | 2                     | 7.4       | 6           | 22.2      | 27    | 331,990           | 388,166            |  |  |  |
| December 2013         | 13           | 38.2      | 9                     | 26.5      | 2                     | 5.9       | 5                     | 14.7      | 5           | 14.7      | 34    | 385,000           | 378,265            |  |  |  |
| Year-to-date 2014     | 114          | 39.3      | 79                    | 27.2      | 16                    | 5.5       | 17                    | 5.9       | 64          | 22.1      | 290   | 375,000           | 409,206            |  |  |  |
| Year-to-date 2013     | 126          | 48.8      | 51                    | 19.8      | 20                    | 7.8       | 22                    | 8.5       | 39          | 15.1      | 258   | 350,000           | 385,588            |  |  |  |

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units****December 2014**

| <b>Submarket</b>     | <b>Dec 2014</b> | <b>Dec 2013</b> | <b>% Change</b> | <b>YTD 2014</b> | <b>YTD 2013</b> | <b>% Change</b> |
|----------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Hamilton CMA</b>  | 519,821         | 474,960         | 9.4             | 547,592         | 517,297         | 5.9             |
| City of Hamilton     | 492,356         | 458,741         | 7.3             | 497,431         | 476,139         | 4.5             |
| Former Hamilton City | 445,172         | 421,142         | 5.7             | 467,449         | 430,013         | 8.7             |
| Stoney Creek City    | 507,845         | --              | n/a             | 541,192         | 467,284         | 15.8            |
| Ancaster City        | 615,746         | 518,877         | 18.7            | 539,840         | 551,126         | -2.0            |
| Dundas Town          | --              | --              | n/a             | --              | --              | n/a             |
| Flamborough          | --              | --              | n/a             | 563,386         | 550,994         | 2.2             |
| Glanbrook            | 435,693         | 429,420         | 1.5             | 432,774         | 414,185         | 4.5             |
| City of Burlington   | --              | --              | n/a             | 1,254,663       | 906,541         | 38.4            |
| Grimsby              | --              | --              | n/a             | 479,581         | 503,986         | -4.8            |
| <b>Brantford CMA</b> | 388,166         | 378,265         | 2.6             | 409,206         | 385,588         | 6.1             |
| Brant County         | 506,982         | n/a             | n/a             | 521,064         | n/a             | n/a             |
| Brantford City       | 306,479         | 323,947         | -5.4            | 333,556         | 322,914         | 3.3             |

Source: CMHC (Market Absorption Survey)

**Table 5a: MLS® Residential Activity for Hamilton**  
**December 2014**

|      |           | Number of Sales <sup>1</sup> | Yr/Yr <sup>2</sup> (%) | Sales SA <sup>1</sup> | Number of New Listings <sup>1</sup> | New Listings SA <sup>1</sup> | Sales-to-New Listings SA <sup>2</sup> | Average Price <sup>1</sup> (\$) | Yr/Yr <sup>2</sup> (%) | Average Price <sup>1</sup> (\$) SA |
|------|-----------|------------------------------|------------------------|-----------------------|-------------------------------------|------------------------------|---------------------------------------|---------------------------------|------------------------|------------------------------------|
| 2013 | January   | 719                          | -7.0                   | 1,057                 | 1,459                               | 1,565                        | 67.5                                  | 349,943                         | 4.7                    | 360,642                            |
|      | February  | 912                          | -15.9                  | 1,039                 | 1,390                               | 1,551                        | 67.0                                  | 375,381                         | 5.2                    | 370,404                            |
|      | March     | 1,121                        | -14.6                  | 1,093                 | 1,765                               | 1,619                        | 67.5                                  | 388,147                         | 9.9                    | 375,712                            |
|      | April     | 1,456                        | 4.4                    | 1,090                 | 2,002                               | 1,520                        | 71.7                                  | 379,308                         | 0.4                    | 372,460                            |
|      | May       | 1,540                        | 2.8                    | 1,123                 | 2,087                               | 1,532                        | 73.3                                  | 416,664                         | 12.8                   | 403,390                            |
|      | June      | 1,313                        | 1.4                    | 1,119                 | 1,836                               | 1,563                        | 71.6                                  | 390,572                         | 7.5                    | 382,668                            |
|      | July      | 1,237                        | 3.9                    | 1,048                 | 1,684                               | 1,567                        | 66.9                                  | 383,240                         | 10.8                   | 380,876                            |
|      | August    | 1,151                        | 7.6                    | 1,164                 | 1,509                               | 1,651                        | 70.5                                  | 376,284                         | 3.2                    | 384,661                            |
|      | September | 1,154                        | 30.5                   | 1,237                 | 1,798                               | 1,642                        | 75.3                                  | 390,638                         | 8.7                    | 390,017                            |
|      | October   | 1,157                        | 9.8                    | 1,145                 | 1,581                               | 1,568                        | 73.0                                  | 384,534                         | 4.6                    | 384,947                            |
|      | November  | 1,022                        | 13.1                   | 1,206                 | 1,177                               | 1,608                        | 75.0                                  | 368,947                         | -0.1                   | 371,746                            |
|      | December  | 689                          | 19.8                   | 1,150                 | 529                                 | 1,431                        | 80.4                                  | 371,037                         | 10.3                   | 397,172                            |
| 2014 | January   | 742                          | 3.2                    | 1,094                 | 1,349                               | 1,520                        | 72.0                                  | 386,451                         | 10.4                   | 398,672                            |
|      | February  | 922                          | 1.1                    | 1,055                 | 1,306                               | 1,498                        | 70.4                                  | 398,239                         | 6.1                    | 393,152                            |
|      | March     | 1,215                        | 8.4                    | 1,124                 | 1,731                               | 1,519                        | 74.0                                  | 410,553                         | 5.8                    | 403,834                            |
|      | April     | 1,427                        | -2.0                   | 1,148                 | 2,089                               | 1,638                        | 70.1                                  | 414,736                         | 9.3                    | 400,041                            |
|      | May       | 1,605                        | 4.2                    | 1,228                 | 2,309                               | 1,732                        | 70.9                                  | 406,007                         | -2.6                   | 393,136                            |
|      | June      | 1,525                        | 16.1                   | 1,231                 | 2,077                               | 1,704                        | 72.2                                  | 409,195                         | 4.8                    | 400,902                            |
|      | July      | 1,496                        | 20.9                   | 1,273                 | 1,808                               | 1,656                        | 76.9                                  | 412,694                         | 7.7                    | 409,904                            |
|      | August    | 1,164                        | 1.1                    | 1,225                 | 1,447                               | 1,638                        | 74.8                                  | 397,938                         | 5.8                    | 405,931                            |
|      | September | 1,227                        | 6.3                    | 1,239                 | 1,881                               | 1,616                        | 76.7                                  | 411,699                         | 5.4                    | 411,297                            |
|      | October   | 1,208                        | 4.4                    | 1,216                 | 1,669                               | 1,690                        | 72.0                                  | 420,565                         | 9.4                    | 420,067                            |
|      | November  | 1,051                        | 2.8                    | 1,295                 | 1,155                               | 1,633                        | 79.3                                  | 398,590                         | 8.0                    | 402,714                            |
|      | December  | 742                          | 7.7                    | 1,195                 | 604                                 | 1,583                        | 75.5                                  | 387,922                         | 4.6                    | 414,940                            |
|      |           | Q4 2013                      | 2,868                  | 13.2                  | 3,287                               |                              |                                       | 375,737                         | 4.1                    |                                    |
|      |           | Q4 2014                      | 3,001                  | 4.6                   | 3,428                               |                              |                                       | 404,798                         | 7.7                    |                                    |
|      |           | YTD 2013                     | 13,471                 | 3.3                   | 18,817                              |                              |                                       | 383,892                         | 6.6                    |                                    |
|      |           | YTD 2014                     | 14,324                 | 6.3                   | 19,425                              |                              |                                       | 406,366                         | 5.9                    |                                    |

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

<sup>1</sup>Source: CREA

<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

**Table 5b: MLS® Residential Activity for Brantford****December 2014**

|      |           | Number of Sales <sup>1</sup> | Yr/Yr <sup>2</sup> (%) | Sales SA <sup>1</sup> | Number of New Listings <sup>1</sup> | New Listings SA <sup>1</sup> | Sales-to-New Listings SA <sup>2</sup> | Average Price <sup>1</sup> (\$) | Yr/Yr <sup>2</sup> (%) | Average Price <sup>1</sup> (\$) SA |
|------|-----------|------------------------------|------------------------|-----------------------|-------------------------------------|------------------------------|---------------------------------------|---------------------------------|------------------------|------------------------------------|
| 2013 | January   | 118                          | 12.4                   | 169                   | 295                                 | 296                          | 57.1                                  | 274,505                         | 21.2                   | 274,505                            |
|      | February  | 158                          | 4.6                    | 177                   | 246                                 | 290                          | 61.0                                  | 242,110                         | 7.0                    | 242,110                            |
|      | March     | 173                          | -14.8                  | 175                   | 271                                 | 279                          | 62.7                                  | 257,618                         | 10.3                   | 257,618                            |
|      | April     | 213                          | 12.7                   | 182                   | 383                                 | 283                          | 64.3                                  | 270,767                         | 12.2                   | 270,767                            |
|      | May       | 236                          | 11.3                   | 180                   | 370                                 | 282                          | 63.8                                  | 263,039                         | 2.6                    | 263,039                            |
|      | June      | 245                          | 31.7                   | 213                   | 303                                 | 283                          | 75.3                                  | 261,989                         | 2.0                    | 261,989                            |
|      | July      | 183                          | 0.5                    | 152                   | 288                                 | 252                          | 60.3                                  | 250,496                         | -0.9                   | 250,496                            |
|      | August    | 172                          | -8.0                   | 164                   | 243                                 | 256                          | 64.1                                  | 276,740                         | 10.9                   | 276,740                            |
|      | September | 173                          | 16.1                   | 168                   | 277                                 | 264                          | 63.6                                  | 259,138                         | 8.2                    | 259,138                            |
|      | October   | 172                          | -6.0                   | 177                   | 267                                 | 266                          | 66.5                                  | 272,641                         | 6.4                    | 272,641                            |
|      | November  | 152                          | -0.7                   | 168                   | 197                                 | 249                          | 67.5                                  | 272,120                         | 9.2                    | 272,120                            |
|      | December  | 99                           | 19.3                   | 167                   | 99                                  | 238                          | 70.2                                  | 292,568                         | 19.8                   | 292,568                            |
| 2014 | January   | 97                           | -17.8                  | 136                   | 193                                 | 208                          | 65.4                                  | 245,837                         | -10.4                  | 245,837                            |
|      | February  | 110                          | -30.4                  | 124                   | 166                                 | 203                          | 61.1                                  | 254,870                         | 5.3                    | 254,870                            |
|      | March     | 161                          | -6.9                   | 164                   | 249                                 | 234                          | 70.1                                  | 275,975                         | 7.1                    | 275,975                            |
|      | April     | 168                          | -21.1                  | 154                   | 297                                 | 244                          | 63.1                                  | 277,189                         | 2.4                    | 277,189                            |
|      | May       | 218                          | -7.6                   | 178                   | 323                                 | 252                          | 70.6                                  | 276,995                         | 5.3                    | 276,995                            |
|      | June      | 244                          | -0.4                   | 191                   | 278                                 | 244                          | 78.3                                  | 254,012                         | -3.0                   | 254,012                            |
|      | July      | 247                          | 35.0                   | 209                   | 318                                 | 279                          | 74.9                                  | 286,415                         | 14.3                   | 286,415                            |
|      | August    | 193                          | 12.2                   | 193                   | 261                                 | 279                          | 69.2                                  | 264,296                         | -4.5                   | 264,296                            |
|      | September | 190                          | 9.8                    | 178                   | 270                                 | 231                          | 77.1                                  | 262,552                         | 1.3                    | 262,552                            |
|      | October   | 178                          | 3.5                    | 178                   | 237                                 | 241                          | 73.9                                  | 299,147                         | 9.7                    | 299,147                            |
|      | November  | 162                          | 6.6                    | 193                   | 182                                 | 242                          | 79.8                                  | 267,339                         | -1.8                   | 267,339                            |
|      | December  | 107                          | 8.1                    | 177                   | 90                                  | 206                          | 85.9                                  | 265,594                         | -9.2                   | 265,594                            |
|      |           | Q4 2013                      | 423                    | 1.0                   | 563                                 |                              |                                       | 277,117                         | 10.3                   |                                    |
|      |           | Q4 2014                      | 447                    | 5.7                   | 509                                 |                              |                                       | 279,588                         | 0.9                    |                                    |
|      |           | YTD 2013                     | 2,094                  | 5.6                   | 3,239                               |                              |                                       | 264,872                         | 7.9                    |                                    |
|      |           | YTD 2014                     | 2,075                  | -0.9                  | 2,864                               |                              |                                       | 270,776                         | 2.2                    |                                    |

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

<sup>1</sup>Source: CREA<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

**Table 6a: Economic Indicators****December 2014**

|      |           | Interest Rates            |                       | NHPI, Total,<br>Hamilton<br>CMA<br>2007=100 | CPI, 2002<br>=100<br>(Ontario) | Hamilton Labour Market |                             |                              |      | Average<br>Weekly<br>Earnings (\$) |  |  |
|------|-----------|---------------------------|-----------------------|---|--------------------------------|------------------------|-----------------------------|------------------------------|------|------------------------------------|--|--|
|      |           | P & I<br>Per<br>\$100,000 | Mortgage Rates<br>(%) |   |                                | Employment<br>SA (000) | Unemployment<br>Rate (%) SA | Participation<br>Rate (%) SA |      |                                    |  |  |
|      |           |                           | 1 Yr.<br>Term         | 5 Yr.<br>Term                               |                                |                        |                             |                              |      |                                    |  |  |
| 2013 | January   | 595                       | 3.00                  | 5.24  | 107.0                          | 121.3                  | 384.1                       | 5.9                          | 65.0 | 906                                |  |  |
|      | February  | 595                       | 3.00                  | 5.24  | 107.1                          | 122.0                  | 387.8                       | 5.8                          | 65.5 | 897                                |  |  |
|      | March     | 590                       | 3.00                  | 5.14  | 107.3                          | 123.2                  | 386.2                       | 6.2                          | 65.5 | 889                                |  |  |
|      | April     | 590                       | 3.00                  | 5.14  | 108.2                          | 122.9                  | 382.6                       | 6.7                          | 65.2 | 894                                |  |  |
|      | May       | 590                       | 3.00                  | 5.14  | 108.5                          | 123.0                  | 379.7                       | 6.9                          | 64.7 | 912                                |  |  |
|      | June      | 590                       | 3.14                  | 5.14  | 108.3                          | 123.2                  | 377.9                       | 6.2                          | 63.9 | 920                                |  |  |
|      | July      | 590                       | 3.14                  | 5.14  | 108.5                          | 123.4                  | 376.8                       | 6.1                          | 63.6 | 925                                |  |  |
|      | August    | 601                       | 3.14                  | 5.34  | 108.5                          | 123.4                  | 369.0                       | 6.5                          | 62.5 | 916                                |  |  |
|      | September | 601                       | 3.14                  | 5.34  | 108.6                          | 123.5                  | 366.0                       | 7.0                          | 62.2 | 916                                |  |  |
|      | October   | 601                       | 3.14                  | 5.34  | 109.3                          | 123.3                  | 366.0                       | 7.1                          | 62.2 | 908                                |  |  |
|      | November  | 601                       | 3.14                  | 5.34  | 109.8                          | 123.3                  | 369.4                       | 6.7                          | 62.5 | 913                                |  |  |
|      | December  | 601                       | 3.14                  | 5.34  | 109.8                          | 123.1                  | 372.4                       | 6.6                          | 62.9 | 905                                |  |  |
| 2014 | January   | 595                       | 3.14                  | 5.24  | 109.6                          | 123.3                  | 375                         | 6.0                          | 62.9 | 906                                |  |  |
|      | February  | 595                       | 3.14                  | 5.24  | 110.0                          | 124.6                  | 379.6                       | 5.9                          | 63.6 | 900                                |  |  |
|      | March     | 581                       | 3.14                  | 4.99  | 110.1                          | 125.1                  | 383.4                       | 5.8                          | 64.1 | 920                                |  |  |
|      | April     | 570                       | 3.14                  | 4.79  | 110.3                          | 125.9                  | 384.3                       | 6.4                          | 64.6 | 936                                |  |  |
|      | May       | 570                       | 3.14                  | 4.79  | 110.6                          | 126.5                  | 383.0                       | 6.9                          | 64.6 | 945                                |  |  |
|      | June      | 570                       | 3.14                  | 4.79  | 111.3                          | 126.9                  | 383.4                       | 7.2                          | 64.9 | 947                                |  |  |
|      | July      | 570                       | 3.14                  | 4.79  | 111.5                          | 126.5                  | 386.3                       | 6.9                          | 65.0 | 941                                |  |  |
|      | August    | 570                       | 3.14                  | 4.79  | 111.8                          | 126.5                  | 389.2                       | 6.3                          | 65.1 | 945                                |  |  |
|      | September | 570                       | 3.14                  | 4.79  | 112.0                          | 126.7                  | 390.2                       | 6.0                          | 64.9 | 941                                |  |  |
|      | October   | 570                       | 3.14                  | 4.79  | 112.4                          | 126.8                  | 388.4                       | 5.6                          | 64.4 | 934                                |  |  |
|      | November  | 570                       | 3.14                  | 4.79  | 112.9                          | 126.3                  | 385.5                       | 5.6                          | 63.8 | 924                                |  |  |
|      | December  | 570                       | 3.14                  | 4.79  |                                | 125.4                  | 380.7                       | 5.6                          | 63.0 | 918                                |  |  |

"P &amp; I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators

December 2014

|      |           | Interest Rates            |                       | NHPI, Total,<br>Hamilton<br>CMA<br>2007=100 | CPI, 2002<br>=100<br>(Ontario) | Brantford Labour Market |                             |                              |      | Average<br>Weekly<br>Earnings (\$) |  |
|------|-----------|---------------------------|-----------------------|---|--------------------------------|-------------------------|-----------------------------|------------------------------|------|------------------------------------|--|
|      |           | P & I<br>Per<br>\$100,000 | Mortgage Rates<br>(%) |   |                                | Employment<br>SA (.000) | Unemployment<br>Rate (%) SA | Participation<br>Rate (%) SA |      |                                    |  |
|      |           |                           | 1 Yr.<br>Term         |   |                                |                         |                             |                              |      |                                    |  |
| 2013 | January   | 595                       | 3.00                  | 5.24  | 116.2                          | 121.3                   | 67.9                        | 7.7                          | 67.6 | 861                                |  |
|      | February  | 595                       | 3.00                  | 5.24  | 116.2                          | 122.8                   | 68.7                        | 7.7                          | 68.2 | 869                                |  |
|      | March     | 590                       | 3.00                  | 5.14  | 116.3                          | 123.2                   | 68.9                        | 7.6                          | 68.5 | 861                                |  |
|      | April     | 590                       | 3.00                  | 5.14  | 116.5                          | 122.9                   | 68.5                        | 7.6                          | 67.9 | 849                                |  |
|      | May       | 590                       | 3.00                  | 5.14  | 116.6                          | 123.0                   | 68.7                        | 7.2                          | 67.8 | 827                                |  |
|      | June      | 590                       | 3.14                  | 5.14  | 116.6                          | 123.2                   | 69.0                        | 6.6                          | 67.7 | 808                                |  |
|      | July      | 590                       | 3.14                  | 5.14  | 116.9                          | 123.4                   | 68.5                        | 6.7                          | 67.2 | 795                                |  |
|      | August    | 601                       | 3.14                  | 5.34  | 117.0                          | 123.4                   | 68.8                        | 6.9                          | 67.6 | 784                                |  |
|      | September | 601                       | 3.14                  | 5.34  | 117.0                          | 123.5                   | 68.7                        | 5.8                          | 66.8 | 783                                |  |
|      | October   | 601                       | 3.14                  | 5.34  | 117.1                          | 123.3                   | 69.0                        | 4.8                          | 66.3 | 793                                |  |
|      | November  | 601                       | 3.14                  | 5.34  | 117.2                          | 123.3                   | 68.3                        | 4.1                          | 65.0 | 810                                |  |
|      | December  | 601                       | 3.14                  | 5.34  | 117.4                          | 123.1                   | 66.9                        | 5.1                          | 64.5 | 822                                |  |
| 2014 | January   | 595                       | 3.14                  | 5.24  | 117.5                          | 123.3                   | 66                          | 5.9                          | 64.4 | 831                                |  |
|      | February  | 595                       | 3.14                  | 5.24  | 117.9                          | 124.6                   | 65.9                        | 7.1                          | 64.7 | 829                                |  |
|      | March     | 581                       | 3.14                  | 4.99  | 117.9                          | 125.1                   | 66.7                        | 7.4                          | 65.6 | 821                                |  |
|      | April     | 570                       | 3.14                  | 4.79  | 118.4                          | 125.9                   | 67.7                        | 7.0                          | 66.5 | 829                                |  |
|      | May       | 570                       | 3.14                  | 4.79  | 118.4                          | 126.5                   | 68.7                        | 7.2                          | 67.4 | 838                                |  |
|      | June      | 570                       | 3.14                  | 4.79  | 118.8                          | 126.9                   | 68.7                        | 6.7                          | 67.0 | 848                                |  |
|      | July      | 570                       | 3.14                  | 4.79  | 118.7                          | 126.5                   | 68.3                        | 6.6                          | 66.5 | 844                                |  |
|      | August    | 570                       | 3.14                  | 4.79  | 119.1                          | 126.5                   | 67.6                        | 6.2                          | 65.5 | 859                                |  |
|      | September | 570                       | 3.14                  | 4.79  | 119.3                          | 126.7                   | 67.1                        | 6.7                          | 65.4 | 885                                |  |
|      | October   | 570                       | 3.14                  | 4.79  | 119.4                          | 126.8                   | 67.3                        | 6.7                          | 65.5 | 899                                |  |
|      | November  | 570                       | 3.14                  | 4.79  | 119.6                          | 126.3                   | 68.4                        | 6.2                          | 66.2 | 895                                |  |
|      | December  | 570                       | 3.14                  | 4.79  |                                | 125.4                   | 69.2                        | 6.2                          | 67.0 | 878                                |  |

"P &amp; I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

## METHODOLOGY

### **Starts & Completions Survey Methodology**

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

### **Market Absorption Survey Methodology**

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

## STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

## DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

## INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

**Freehold:** A residence where the owner owns the dwelling and lot outright.

**Condominium (including Strata-Titled):** An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

**Rental:** Dwelling constructed for rental purposes regardless of who finances the structure.

## GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

## CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 65 years.

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable housing solutions that will continue to create vibrant and healthy communities and cities across the country.

For more information, visit our website at [www.cmhc.ca](http://www.cmhc.ca) or follow us on [Twitter](#), [YouTube](#) and [Flickr](#).

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.

Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

The Market Analysis Centre's (MAC) electronic suite of national standardized products is available for free on CMHC's website. You can view, print, download or subscribe to future editions and get market information e-mailed automatically to you the same day it is released. It's quick and convenient! Go to [www.cmhc.ca/housingmarketinformation](http://www.cmhc.ca/housingmarketinformation)

For more information on MAC and the wealth of housing market information available to you, visit us today at [www.cmhc.ca/housingmarketinformation](http://www.cmhc.ca/housingmarketinformation)

To subscribe to priced, printed editions of MAC publications, call 1-800-668-2642.

©2015 Canada Mortgage and Housing Corporation. All rights reserved. CMHC grants reasonable rights of use of this publication's content solely for personal, corporate or public policy research, and educational purposes. This permission consists of the right to use the content for general reference purposes in written analyses and in the reporting of results, conclusions, and forecasts including the citation of limited amounts of supporting data extracted from this publication. Reasonable and limited rights of use are also permitted in commercial publications subject to the above criteria, and CMHC's right to request that such use be discontinued for any reason.

Any use of the publication's content must include the source of the information, including statistical data, acknowledged as follows:

Source: CMHC (or "Adapted from CMHC," if appropriate), name of product, year and date of publication issue.

Other than as outlined above, the content of the publication cannot be reproduced or transmitted to any person or, if acquired by an organization, to users outside the organization. Placing the publication, in whole or part, on a website accessible to the public or on any website accessible to persons not directly employed by the organization is not permitted. To use the content of any CMHC Market Analysis publication for any purpose other than the general reference purposes set out above or to request permission to reproduce large portions of, or entire CMHC Market Analysis publications, please contact: the Canadian Housing Information Centre (CHIC) at [chic@cmhc.ca](mailto:chic@cmhc.ca); 613-748-2367 or 1-800-668-2642.

For permission, please provide CHIC with the following information:

Publication's name, year and date of issue.

Without limiting the generality of the foregoing, no portion of the content may be translated from English or French into any other language without the prior written permission of Canada Mortgage and Housing Corporation.

The information, analyses and opinions contained in this publication are based on various sources believed to be reliable, but their accuracy cannot be guaranteed. The information, analyses and opinions shall not be taken as representations for which Canada Mortgage and Housing Corporation or any of its employees shall incur responsibility.

# Housing market intelligence you can count on

## FREE REPORTS AVAILABLE ON-LINE

- Canadian Housing Statistics
- Condominium Owners Report
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Highlight Reports – Canada and Regional
- Housing Market Outlook, Major Centres
- Housing Market Tables: Selected South Central Ontario Centres
- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
- Monthly Housing Statistics
- Northern Housing Outlook Report
- Preliminary Housing Start Data
- Rental Market Provincial Highlight Reports
- Rental Market Reports, Major Centres
- Rental Market Statistics
- Residential Construction Digest, Prairie Centres
- Seniors' Housing Reports

Get the market intelligence you need today!

Click [www.cmhc.ca/housingmarketinformation](http://www.cmhc.ca/housingmarketinformation)  
to view, download or subscribe.

CMHC's Market Analysis Centre e-reports provide a wealth of detailed local, provincial, regional and national market information.

- **Forecasts and Analysis –** Future-oriented information about local, regional and national housing trends.
- **Statistics and Data –** Information on current housing market activities – starts, rents, vacancy rates and much more.

## HOUSING MARKET INFORMATION PORTAL

The housing data you want, the way you want it

Information in one  
central location.

Quick and  
easy access.

Neighbourhood  
level data.

[cmhc.ca/hmiportal](http://cmhc.ca/hmiportal)